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ABSTRACT

The results of a one-year project to determine the status of provisions for consumer education throughout the country are reported in this document. A section on the observations and recommendations of the advisory committee of the consumer's education project serves as the document's introduction. Part I, background and overview, analyzes the growing national concern over consumer education, the federal role, and the commitment of the Education Commission of the States to this subject. Part II deals with the consumer education survey: highlights, questionnaires, and summaries of state and private sector findings. Consumer education programs in six selected states are examined in Part III: California, Georgia, Hawaii, New Jersey, Illinois, and Ohio. The discussions of five subject-matter conferences are summarized in Part IV: curriculum, teacher training, performance levels in consumer education, legislation and policy, and the private sector. Part V presents a short series of analytical statements, called issue papers, concerning successful organization, special courses in consumer education, and attitudes toward business in consumer courses. (CT)

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CONSUMER EDUCATION PROJECT:

FINAL REPORT

Fred T. Wilhelms, Editor
Elementary/Secondary Education Department
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Report No. 125

Education Commission of the States
Denver, Colorado
Warren G. Hill, Executive Director

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Foreword

Since 1971, the promotion of good consumer education has been a priority concern of the Education Commission of the States (ECS). A small survey project was conducted in 1973, and several activities have been carried out by the National Assessment of Educational Progress. A one-year project, beginning in October 1977, gave ECS further opportunity to influence the advancement of consumer education in the states.

This is the final report of that project, carried out under Grant #G007703050 from the Office of Consumers' Education in the U.S. Office of Education/Department of Health Education, and Welfare. A small project staff in the Elementary/Secondary Department at ECS conducted two surveys, one in state education agencies and the other in the private sector, to determine the status of provisions for consumer education throughout the country. Regional meetings were held in Richmond, Virginia, on June 22-24, 1978 and in Denver, Colorado, July 20-22, 1978. These meetings brought together consumer education leaders and advocates, state policy makers such as state education agency officials, and government officials. State legislators were particularly interested and active in these meetings. This report provides a summary of those meetings as well as of the data collected in the two surveys.

The project relied heavily upon an Advisory Committee — composed of those persons listed on the inside cover. They all had a great deal to contribute throughout the course of the project. Two members especially should be recognized. Fred T. Wilhelms authored this report, and William Johnston assisted in conducting advisory committee meetings. The two of them did the follow-up studies in six states, which are also reported in this publication.

Another activity of the project was the review and analysis of all state policies in consumer education. Robert J. Alexander conducted the analysis and prepared a *State Consumer Education Policy Manual,* which is also available from ECS. These two publications represent completion of another step in the continuing commitment on the part of the Education Commission of the States to the advancement and improvement of this important component of American education.

Homer O. Elseroad
Director
Department of Elementary/Secondary Education

Observations and Recommendations

The Advisory Committee of the Consumers' Education Project

Observations[1]

1. We find heartening evidence that since the prior ECS study of 1972-73 there has been a significant spread of interest in consumer education and a deepening commitment to its implementation. Not least important is the growing trend to include consumer competencies among the competencies to be ensured before graduation.

2. At the same time, we find disconcerting evidence, in some areas, of a lack of coherent, high-level planning and systematic dissemination and implementation. Some programs, if they are growing at all, are growing by accretion, sometimes haphazardly, rather than being built upon a base of commonly understood purposes and principles.

3. We fear that, in the main, consumer instruction is still being pitched primarily to the lower levels of skill and cognitive knowledge, failing to catch the opportunities for higher-level insight and understandings and for the full personal-social growth of the learners.

4. Except in a few areas, there is still great need for the thoughtful development of a coherent, conceptually rich delineation of the nature of consumer education, the needs to be served, and the priorities among purposes. The need is not so much for any set definition as for an enriched perception of possibilities.

5. Consumer education needs more financial support than it is commonly getting. A new entrant into the curriculum, particularly one whose purposes cannot be wholly satisfied by the mere addition of a course or two, has special "start-up" needs; e.g., for stimulation and coordination, for the dissemination of best ideas and practices, for the development of guides and instructional materials, and for the inservice education of teachers.

6. The problem of appropriate teacher education is scarcely being touched.

Recommendations

1. We commend ECS for the thoughtful and perceptive attention it has already given this emerging curriculum concern; and we recommend that it once more publicly reaffirm its positive commitment to consumer education.

2. Further, we recommend that ECS seek funds and mobilize efforts to take strong leadership in the field.

Recognizing that ECS has a unique service relationship to its constituency, we do not feel competent to prescribe exactly what it should do or how it should do it. We assume that it does its work best by stimulating pilot activities, facilitating communication among all official agencies and all concerned personnel, providing a clearinghouse function on any problem whether by means of regional and national conferences or through publications, and building "banks" of information and resources. Whatever the means to be used, we do know that there is great opportunity — and need — for concerted national leadership on such matters as:

- Building up the more adequate preparation of teachers — both those who will teach consumer education as a specialty and those who will blend it into their own offerings — along with supervisory/administrative leaders.
- Formulating a rich conceptualization of consumer education — not in terms of a uniform course of study or a pat definition, but in terms of needs, purposes, and possibilities.
- Studying the effectiveness of various SEA and LEA models of organization for initiating, disseminating, and continuously upgrading programs of consumer instruction.
- Stimulating and disseminating programs for the assessment of needs along with the

[1]As has been noted earlier, these observations and recommendations, while taking into account the evidence arising out of the Consumers' Education Project, have not been strictly limited to that body of data. The Advisory Committee members have felt free to speak also from their own awareness of the current situation and of the needs they sense in that situation.

assessment of the effectiveness of instruction.

- Studying the financial needs of consumer education and the best ways of meeting them.

3. We note with appreciation that the National Assessment of Educational Progress (a project of ECS) has in preparation the instruments for a nationwide survey of consumer knowledge and competency, and will carry out its assessment in 1979.

We recommend that all state and local agencies give close analytical attention to the findings and use them thoughtfully as an added base for curriculum development and refinement.

We further recommend that, insofar as NAEP regulations permit, such agencies utilize the NAEP instrumentation as a foundation on which to build their own more intensive and locally adapted assessments.

4. We recommend that state legislatures support the provision of education for consumers, both in the schools and at the adult level, taking care to leave optimum freedom to the SEA and LEA's for creative program development and local adaptation.

We further recommend that recognition be given to the financial needs peculiar to the developmental phases of consumer education; and that appropriate funding be provided.

5. We recommend that any SEA's which have not yet done so enunciate a clear commitment to consumer education, accompanied by a thoughtful rationale as to needs and purposes.

6. Likewise, we recommend that each such SEA give careful thought to formulating the best internal organization it can devise for initiating, promoting and disseminating, and constantly improving a statewide program of consumer education.

Our observation leads us to believe that such organization requires definite allocation of leadership responsibility to one person, or a very small group within the SEA, with sufficient authority to move decisively. We do not know that it greatly matters from which field or fields the person or persons are drawn; but it is essential that the person or group be able to reach into all parts of the curriculum and work effectively with all school personnel.

7. We recommend that LEA's, especially the larger systems, create an analogous organization with clearly understood allocations of responsibility; even a smaller system needs at least some coordination of its consumer education, some way of gathering resources and disseminating good ideas and practices.

8. Noting that many SEA's and LEA's make use of advisory committees drawn from a cross section of the community, we recommend that this practice be followed generally. Consumer education — with its wide ramifications, often involving matters that can become controversial — has a special need for insights from all parts of the community, as well as broad understanding and support.

9. We hold no special brief either for special courses in consumer education or for the integration of consumer instruction into the curriculum as a whole, sensing that some combination of the two is probably optimal. But we do wish to emphasize that integration calls for intensive, broad-based planning and allocation of teaching responsibilities. Good integration does not just happen.

10. We recommend that SEA's and LEA's work closely with neighboring colleges and universities to build up programs of adequate teacher preparation. We further recommend that the colleges and universities within a region plan cooperatively to provide appropriate offerings without undue duplication.

The programs developed must be sufficient to provide a supply of (a) teachers who will teach consumer education as a specialty; (b) teachers whose specialty will remain outside consumer education but who will integrate consumer learnings into their work; and (c) specially prepared teachers who will serve as resource persons.

For the foreseeable future, the load will be greatest upon the inservice education of the existing cadre of teachers. Here the full cooperation of SEA, LEA, and collegiate leadership is especially essential, as well as the use of a wide range of conferences, workshops, seminars, and formal courses.

11. In all program development for the education of consumers, deliberate attention must be given to the question of what students are reached by each element of the program. The existence of a balanced and comprehensive set of offerings within a school is not, by itself, enough. What counts is whether the program is balanced and comprehensive *for the individual student.*

Perhaps one approach to this nagging question is first to describe the *knowledge and competencies* needed by all learners — and then to see to it that they are made available to all.

12. There is need for improved liaison between the schools and the private sector in their efforts to provide education for the consumer. The private sector has great resources for consumer education and already allocates considerable amounts of money and effort to it, particularly in the production of educational materials. The instructional value of such materials and their "fit" into school programs could be greatly improved if there were better organization for intercommunication and mutual assistance.

Part I
Background and Overview

From the very beginning of the industrial revolution it could have been predicted that, sooner or later, increasing complexity would create a need for the education of consumers. The fantastic growth of the industrial system in our century has brought that need vividly into public awareness.

It is not that our industrial system has been "bad" for consumers. Quite the contrary! It has laid in their laps an enormous and ever-expanding range of goods and services such as no generation before us has ever dreamed of. But the new — and ever-changing — conditions have created a stressful demand for a new style of consumer intelligence. Old-time consumers dealt with a narrow range of goods, and they bought very few services. Because they produced much of what they used, they had a thumb-and-finger acquaintance with it. Even the things they did buy were simple and familiar, and their quality was easy to discern.

All that has changed with lightning speed. Today's consumer can pick and choose from an enormous variety of offerings. It is wonderful, but it is also bewildering. Products are complicated and almost impossible to judge unless one is intelligently tuned into the modern systems of information-giving, such as standardized labeling. Advertising is an absolutely essential medium of information, but its subtle pressures bring their own dangers of distorted judgment. Money is the key; it grows more and more abundant, but financial risks grow apace; financial management has become as import as skilled buymanship in the building of successful consumer skills.

And yet, over and above all these practical considerations, stands the need of modern American consumers to see life clearly; to choose, from myriad possiblities, the way they perfer to live — to spend, not merely their money, but themselves — and then to bring to bear all their practical know-how to evolve their chosen way of life. The open market/free enterprise system demands consumers who have freedom to choose and, more importantly, the capability to choose wisely with an appreciation of the key role they play in the economic system. Truly, consumer education is an imperative need of all American youth. But a consumer curriculum to fit our times cannot be built on the plaintive assumption that consumers are forever the victims of exploitation. It cannot even be built exclusively upon the skills of buymanship and money management, basic as these are. In the end it can be nothing less than a vigorous and positive search for ways to live well within the freest society and most productive economy the world has ever known.

The Growing National Concern

America's first response to the new economic conditions did not take the form of consumer education in the schools. It started, rather, in the "consumer movement" in the adult society. The first manifestation of the power that movement was to develop came in 1906 with the passage of the Pure Food and Drug Act. But it took the great depression of the thirties to shock the movement to full crescendo, with the women's organizations in the lead.

That was a turbulent time, brim full of ideas, and of propaganda to sell those ideas. Two themes predominated: a suspicious antagonism toward business and (because of the sheer scarcity of money) a determination to spend and buy as little as possible. When the movement spilled over into the schools — as it did, very rapidly — those twin themes traveled with it. In the forties the Consumer Education Study sponsored by the National Association of Secondary School Principals, supplied a more rational base and sounded a more positive note, but the old attitudes have never entirely disappeared.

Consumer education found a quick and comfortable acceptance in the thirties and early forties because the dominant educational philosophy of that period favored going directly at the real concerns of everyday life. And so not only did consumer courses spring up by the thousands, but also several subject fields, such as arithmetic, made studied attempts to see what contributions they could make. Perhaps this trend reached its zenith in

the mid-forties with the U.S. Office of Education report on "Life Adjustment" education.[2]

But if that marked the zenith, it also marked the start of a long decline. The fifties saw an intense campaign toward the purely intellectual disciplines, with major attention to the ablest students — all this brought to a high pitch after 1957, when Russia's Sputnik spurred an emotional drive for "excellence." It was not a comfortable time for the study of ordinary life problems. Consumer education yielded largely to a more theoretical "economic education;" and though it stayed alive, it was in a period of drift.

Times change fast, though, and by the mid-sixties public concern was rising sharply for the problem of school dropouts and the needs of the less academic students. Such concern led naturally to a search for curriculum content, like that of consumer education, close to the realities of life. Once again, the adult consumer movement took a strong lead. At the center of the spotlight stood Ralph Nader and his associates. Numerous public law firms dedicated themselves to a better deal for consumers. Laws and regulations multiplied. Inflation whipped up an excited concern for consumer welfare. And, once again, educators turned to consumer education as a natural, well-nigh inevitable answer.

However, to say that consumer education is back in business is by no means to say that all is well. The introduction of new content into the crowded curriculum, against the pressures of the old established subjects, is difficult enough even when the new subject has a clean-cut identity, can be "inserted" in one piece, and has a ready-made cadre of expert teachers to back it. When, as in the case of consumer education, a field lacks identity as a "subject," when it has almost no corps of full-time specialists and must depend on the good will and (at best) loosely coordinated efforts of specialists from other fields, the difficulties multiply.

As a matter of fact, except in a few favored areas, the recent growth of consumer education has often been scattered and haphazard. Many teachers have been drafted into it without anything approaching adequate preparation; it is not their fault if they operate to a meager conception of function and purpose. Teacher-education institutions tend to hesitate to launch programs to produce specialists until there is a known market for the product. And students hesitate to enter a specialized program until they know that there are jobs to be had. Above all, in most places, there is a profound scarcity of committed leadership and of the system-wide coordination which alone can put together a pattern that must be made of so many pieces. Building up that coordinative leadership and providing preservice and inservice teacher education are two great tasks that lie immediately ahead.

The Federal Role

The revival of interest among schoolpeople was no doubt stimulated by new federal monies for vocational and consumer education. Notably the Vocational Education Act of 1968 (specifically Part F, Consumer and Homemaking Education) gave solid support to the policy that:

- home economics give greater consideration to social and cultural conditions and needs, especially in economically depressed areas;
- youth and adults be prepared for the dual role of homemaker and wage earner; and
- programs provide teacher training and curriculum research and development, as well as equipment and state level administration and leadership, for both homemaking and consumer education.

In 1974, an Office of Consumers' Education was officially established within the Office of Education, Department of Health, Education and Welfare. Earlier, beginning with John F. Kennedy, several Presidents had underlined the need for attention to consumer problems, and a special Assistant to the President and an Office of Consumer Affairs had been added in the executive branch. As early as 1971, at the Annual Meeting of the Education Commission of the States, Virginia Knauer, then with the Office of Consumer Affairs, pointed to some disturbing statistics:

> . . . With the teenage population spending an estimated $25 billion per year, with 25% of those between 18 and 24 already overextended in their use of credit, and with 55% of high school graduates not going on to college and therefore facing the responsibilities of job and family shortly after graduation, young people cannot realistically deny the relevance of consumer course work to their everyday lives.

Her diagnosis that consumers' education is "an urgent necessity" has been verified by a national survey of consumer skills. A report issued in 1975 concluded that ". . . some 34.7 million adults

[2] "Life Adjustment Education for Every Use," prepared in the Division of Secondary Education, Division of Vocational Education. Washington, D.C. U.S. Government Printing Office. 1948. Superintendent of Documents No. FS-5.2:L62.

function with difficulty, and an additional 39 million are functional, but *not* proficient, in coping with basic requirements related to consumer economics."[3]

The Commitment of ECS

The Education Commission of the States has taken an active interest in consumer education since 1971.

- At the 1971 Annual Meeting, John C. West, Governor of South Carolina, chaired a session entitled "Education for Living — the Consumer and the Environment." That session was the setting for the provocative statement of Virginia Knauer quoted above.
- At the 1972 Annual Meeting, the Steering Committee established an ECS Task Force on Consumer Education to study the extent to which the states have implemented consumer education; investigate and describe the alternative ways in which states have gone about developing and implementing those programs; evaluate the effect of legislation which mandates programs in consumer education; and make recommendations to the Steering Committee for action that might be appropriate.
- In June, 1972, the Commission received a grant from the Bureau of Adult Vocational and Technical Education of the U.S. Office of Education to support the ECS Task Force on Consumer Education. During 1972-73, the ECS Task Force examined the extent of consumer education activity in all states.
- In July 1973, ECS published *Consumer Education in the States: A Report and Recommendations of the Task Force on Consumer Education* which summarized the activities of 55 states and territories in consumer education and made recommendations for further action.

As a result of the Task Force findings, the Education Commission of the States reaffirmed its strong commitment to the need for consumer education, and intensified its role as a catalyst in the area.

Partially in recognition of the Commission's previous work in the area of consumer education, ECS received a grant in October, 1977, from the Office of Consumer Education of the U.S. Office of Education to:

- Increase awareness among education policymakers of the need for consumer education.
- Increase the commitment to provide useful consumer education programs that will better prepare students to make informed and responsible decisions in the marketplace and political arena, based upon an awareness of their social, economic and environmental impact.
- Determine the status of consumer education in education, labor and industry through telephone and written surveys.

This report is an outgrowth of the Consumers' Education Project (CEP) funded by that grant. It was drafted by the CEP staff which carried out the study, but it has also been considerably influenced by an advisory committee of experienced authorities in consumer education, who were recruited by ECS. The report is divided into six parts. The first section gives the recommendations of the advisory committee as to policies and next steps. These were, of course, developed as a last activity of the project, but are presented first for the busy reader. The other five parts are

I. This background and overview
II. Report of the main survey
III. Report of a re-survey of the six states studied in greatest detail in 1972-73
IV. Gleanings from two workshop-conferences conducted by CEP
V. A series of short statements on outstanding questions and issues.

[3] *Adult Functional Competencies: A Summary*. University of Texas at Austin, 1975.

Part II
The Consumers' Education Survey: Casting a Wide Net

Highlights

The State Survey

- By 1978, 38 states and territories reported a specific policy in consumer education. This was double the number of states reporting policy direction in 1973. Thirty-six states have specific policy statements that are related to some aspect of consumer education. Two states have implied policies; i.e., they are part of a state competency program.
- All states and territories surveyed report that consumer education is part of the state education structure. Approximately one-half place responsibility in the vocational education education division (including home economics) and one-half in a curriculum and instruction division.
- Approximately two-thirds of the states and territories report that they have an accepted or approved definition of consumer education, or a state or locally prepared consumer education curriculum.
- Forty states have some type of preservice or inservice teacher training program in consumer education.
- Nine states report activity in the area of assessing student needs, competencies, or achievement in consumer education.
- In the period between 1973 and 1978, eight additional states have prepared curriculum guides in consumer education, and six additional states now require a consumer education course or competency examination for graduation from high school.

The Private Sector Survey

- The greatest area of effort in the private sector is the production of materials for use in instruction.
- Private sector consumer education programs tend to be targeted at groups that have the most power in the consumer marketplace.
- Even though the private sector in consumer education tends to focus on materials development, business and industry and industrial associations do put considerable effort into financial assistance programs as well.

The Questionnaires

Consumer education is a broad and expanding field that defies simple definition. Attempts to define it seem inevitably to lead to global statements such as:

> It is now recognized that consumer education is an "emphasis" — a practical dimension of other subject areas rather than a subject in its own right. Consumer education cannot be defined in terms of subject boundaries or of covering areas of information and acquiring lists of facts.[4]

or this, from the Office of the Superintendent of Public Instruction, State of Illinois:

> Consumer education is the development of the individual in the skills, concepts, and understanding required for everyday living to achieve, within the framework of one's values, maximum utilzation of and satisfaction from one's resources.[5]

To reflect such a broad-based definition and to ensure that current activities in consumer education would be surveyed in all their aspects, as well as to avoid excluding any activities by too narrowly defining the area, the Consumers' Education Project (CEP) decided to cast a wide net in its survey of the status of consumer education. To accomplish this goal, within the constraints of time and funding, the project concentrated its efforts on two broad groups: 1) state educational agencies, and 2) the private sector.

In casting a wide net, surveys inevitably lose some precision. Each respondent must interpret the

[4]Thelma Tabel, "Whose Responsibility Is It?" *London Times Educational Supplement*. London Times, London, England. May 14, 1977.

[5]*Consumer Education in Illinois Schools: Grades 8-12*. Illinois Office of Education, Springfield, 1978.

requests for information according to his or her understanding of the matter. In the case of consumer education, this can become particularly problematic. In order to minimize these "definitional problems," each written questionnaire used in the CEP survey included an opening definitional statement. Nevertheless, because consumer education is not an easily defined area, and responsibility for programs is not neatly parceled out, the questionnaires were open to wide interpretation. The following definitional statement was used in the state department of education survey:

> As you complete the survey instrument, please consider the following definition of consumers' education to assist you in addressing the breadth and scope of the relevant issues and subjects that could be included in the broad field of consumers' education.
>
> As defined by the U.S. Office of Consumers' Education,
>
> > Consumers' education is an effort to prepare consumers for participation in the marketplace or in situations involving use of resources, public and private, by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations.
>
> To further delineate this definition as it is sometimes applied in the classroom, we list examples of courses that might contain consumers' education concepts:
>
> —the free enterprise system
> —personal finance
> —money management
> —consumer behavior
> —consumer economics
> —home economics
>
> Further, the examples below list "traditional" course areas which may also contain consumers' education concepts in a school's curriculum. Our intrest is to focus your attention on more than a few of the "obvious" disciplines. Rather we would like you to include all *relevant* disciplines which contain consumers' education concepts.
>
> Note for example that consumers' education concepts may be taught in existing courses in the curriculum under a traditional course title (e.g., Civics). In order to capture this occurrence, we ask you in the questionnaire to indicate under what subject areas consumers' education concepts are taught and to elaborate for clarification.
>
> —business education
> —distributive education
> —career/vocational education
> —social studies/history
> —mathematics
> —economics
> —health/physical education
> —science/ecology/environment
> —civics
> —family living/homemaking

The private sector survey included only the definition provided by the U.S. Office of Consumers' Education.

The State Department of Education Questionnaire

The State Department of Education Questionnaire concentrated on three main areas of concern:

1) the policy direction of the state with regard to consumer education
2) the focus of authority within the state for decision making about consumer education
3) the level and type of programmatic activity within the state in consumer education

The offices of the 50 chief state school officers, as well as the District of Columbia, Puerto Rico and the Virgin Islands were initally contacted by telephone to determine the appropriate person in the state education structure to respond to the telephone survey. Once the person chiefly responsible for consumer education within the state department was identified by the office of the chief state school officer, he or she was contacted to confirm the determination. To verify the project staff's interpretation of the telephone responses, a written questionnaire was mailed to the chief state school officer, again asking that the questionnaire be completed by the individual responsible for consumer education programs. All states responded to the survey in some fashion. The District of Columbia, Puerto Rico and the Virgin Islands all responded as well.

The Private Sector Questionnaire

The recognition that the private sector has always had significant involvement in consumer education and that a valid survey of the area should not neglect this aspect of consumer education activities led to the inclusion of a private sector questionnaire in the survey. The survey was mailed to 221 profit and nonprofit organizations, land grant colleges, and extension services.

Of the 221 questionnaires sent out, 90 were returned. Of these 90 questionnaires, 71 (79%) reported that they had a consumer education program:

-Twenty-two (31%) of these came from business and industry.
-Thirteen (18%) came from industrial associations.
-Twenty-four (34%) came from extension services and land grant colleges.
-Twelve (17%) came from other private sector sources including nonprofit consumer groups, publishers of consumer magazines, and state and local consumer agencies.

The private sector questionnaire concentrated on whether or not the organization currently had a consumer education program, where the program could be used, what the target group was, whether or not the program was geared to any special population, and what type of commitment the organization might be willing to make to a school-based consumer education program.

The State Survey: Summary of the Findings

The Policy Direction of the States and Territories

All states participating in the federal programs emanating from the Vocational Education Amendments of 1968, Part F, Consumer and Homemaking Education, must include a statement in their state plan which indicates that consumer education is an integral part of the program. Beyond that there is no obligation, so far as the federal government is concerned. The 1973 ECS survey on *Consumer Education in the States* reported that 19 states had nevertheless produced a further statement urging the teaching of consumer education.[6] This suggests that by 1973 many states already recognized the needs in this area and had begun to attack the problem on their own.

To explore the extent to which states and territories have provided policy direction in the area of consumer education since 1973, the following question was asked as part of the 1978 CEP survey:

> Does there exist a state statute; a legislative policy; a chief state school officer directive; or other consumer education within the public schools?

In the period between 1973 and 1978, the number of states providing policy direction in consumer education has doubled, from 19 to 38, suggesting that states are taking an increasingly active interest in consumer education.

States reporting a policy statement were asked to provide the following additional information:

1) Is the statement mandatory or permissive?
2) What is the source of this statement?
   a. State law
   b. Legislative resolution
   c. State board policy
   d. Chief state school officer resolution
   e. Other

The "State Policy Key" (p. 9) illustrates the policy, as of 1978, of each state and territory. The data reflects the interpretation of the state department official who completed the questionnaire as to the intent of the policy statement. The accuracy of the information was verified by telephone in January, 1979.

Of the 38 policy statements reported in 1978, the state department officials indicated that 32 were mandatory and 6 were permissive. Mandatory does not always mean that students must receive instruction. It refers to policies that require action on the part of the state education agency (SEA), local education agency (LEA), student or some combination of these three. Permissive means that action was "urged," "encouraged," or "recommended." Twenty-one of the mandatory statements were adopted by legislatures and 11 were adopted by state boards of education. Of the 6 permissive statements, 2 came from legislative action and 5 from state boards of education.

The Focus of Authority

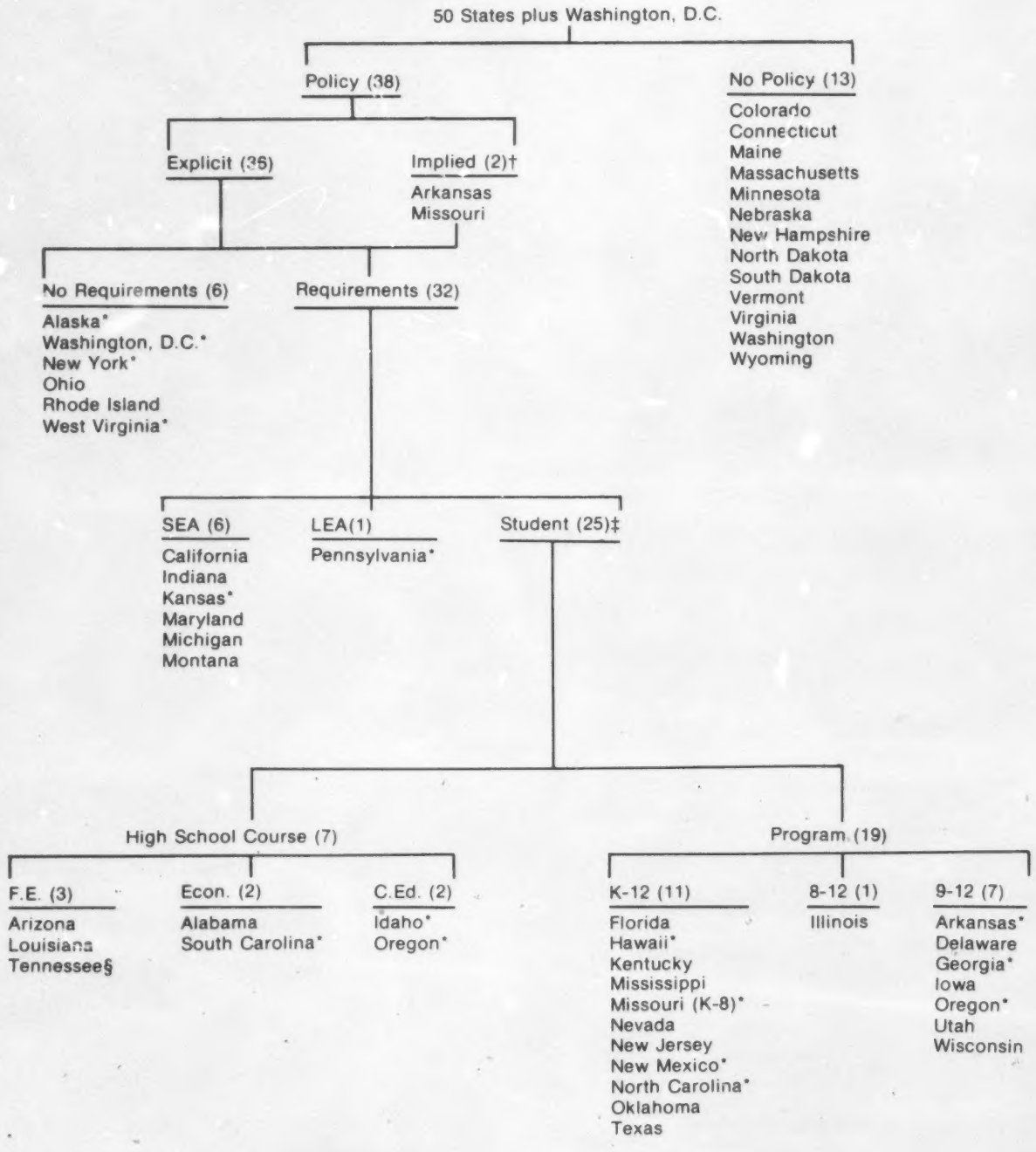
In order to establish which office within each state department of education has the responsibility for consumer education, and what impact it has on consumer education curricular decisions at the local level, two questions were asked in the survey:
Which bureau, division, or section of the state department of education has the responsibility for consumer education?
Where is the major portion of consumer education course work located in the curriculum of the local school district?

From the information provided, it can be determined that about one-half of the states (23) perceive consumer education to be the responsibility of vocational education personnel and the other half have placed responsibility within the division responsible for curriculum and instruction (26). However, the answer to these questions may have been influenced by the position of the respondent, creating some inaccuracy in the actual breakdown between vocational education and curriculum and instruction divisions. We feel safe in saying only that responsibility is about evenly divided between the two.

These findings bear out the difficulty of attempting to place consumer education into one place in the curriculum. As of 1978, consumer education does not have a consistent identity within the curriculum or the state organizational structure

[6] *Consumer Education in the States*, Report No. 42, Education Commission of the States, Denver, 1973, pg. 2.

Table 1. State Policy Key



†An "implied policy" means there is no definitive consumer education policy. However, consumer skills and knowledge are included in a state adopted competency program.
*SBE policies; others are legislative.
‡By implication, if the requirement is that students receive instruction, then there is a requirement for LEA's to provide instruction.
§The SEA believes this to be a "free enterprise" mandate and does not believe a consumer education course would satisfy legislative intent.

from state to state. Perhaps this is the way it should be. To reach its full potential, consumer education needs the contributions of a variety of curriculum areas. What seems to be most significant in these findings is that every state and territory at least reports that consumer education is localized *somewhere* in the educational organization. The extent of the programmatic concern within each state and territory is examined in the next section.

The Level and Type of Programmatic Activity

In order to provide a broad view of the level of consumer education program activities occurring across the country, the following questions were asked of each state and territory:

> Is there a comprehensive, coordinated statewide consumer education program in the public schools?
>
> Is there an accepted or approved state definition of consumer education?
>
> Has a statewide survey of consumer education programs been completed within the last five years?

Among the noteworthy findings are:

- Approximately two-thirds of the states and territories (64%) reported they had an accepted or approved state definition of consumer education.
- Nineteen states and territories (38%) reported that a statewide survey of consumer education had been completed within the last five years. Of these statewide surveys, six were required by the state legislature, ten by the state education policymakers, and two by other groups. One state did not indicate who required the survey. Approximately three-fourths (14) of the surveys were funded by state education agencies.
- Eighteen states and territories (36%) reported that there was a comprehensive, coordinated statewide consumer education program in the public schools.

These findings suggest that although many states and territories have done some thinking about consumer education and have begun to define the issues surrounding it, the great majority have not approached it in a systematic way. The data indicate that there is still a substantial opportunity to accomplish more at even the most basic planning level.

Closely related to the *level* of consumer education programs within the states and territories, is the *type* of programmatic activities in which each state or territory is engaged. The ECP Survey asked questions in four broad programmatic areas:

1) curriculum development
2) teacher certification and training
3) high school graduation requirements
4) needs and performance assessment

Curriculum Development

Two questions were asked in this area:

> Has a curriculum guide for the teaching of consumer education been prepared by the state department of education?
>
> Have some local education agencies prepared a curriculum guide for the teaching of consumer education?

- Thirty-three states and territories (66%) reported that either the state department or some local education agencies had prepared curriculum guides in consumer education.
- Twenty-three states or territories (46%) reported that both state and local agencies had prepared curriculum guides.

Teacher Certification and Training

Two questions were asked in this area:

> Is there a special state certification requirement or endorsement for the teaching of consumer education?
>
> Are there any preservice or inservice teacher training programs provided by the state education department specifically for consumer education?

- Seven states and territories reported that there was a special state certification requirement or endorsement for the teaching of consumer education. If not all, practically every state has a consumer education requirement as part of its home economics certification requirements.
- Forty states and territories reported that there was a preservice or inservice teacher training program provided by either SEA or universities and colleges within the state. Most of these programs are offered within either home economics or social studies workshops. That is, they were neither consumer education specific nor for all teachers.

High School Graduation Requirements

Two questions were asked in this area:

> Is the passing of a competency examination in consumer education a requirement for high school graduation?
>
> Is consumer education instruction required for

graduation from high school?

- Seven states reported that consumer competencies are currently part of the state competency program. Seven additional states reported 1) consumer competencies may eventually be included in the state competency program, or 2) they *may* be included at the option of the LEA.
- Twenty-five states reported that instruction in consumer education is required for students prior to graduation.
- Seven states require a course in consumer education, economics or the free enterprise system as a condition of graduation. Nineteen states require instruction without specifying a course. However, six of these latter states indicate the instruction *may* be a course at the option of the LEA.

Needs and Performance Assessments

Two questions were asked in this area:

Has the state department of education assessed the consumer education *needs* of the students?

Has the state department of education examined the consumer education performance levels of the students?

- Nine states and territories (18%) reported that they had assessed the consumer education needs of students.
- Three states (6%) reported that they had asessed student performance levels in consumer education. These three states reported that they had assessed both needs and performance.

Summary

The results of the survey in these four programmatic areas suggest that the greatest expenditure of programmatic effort has gone into teacher training and curriculum development. Very few states and territories report any activity in the areas of assessing student needs, competencies, or achievement in consumer education. "Mandates" vary from requiring SEA's to develop a program, to requiring LEA's to offer instruction, to students being required to receive instruction in a separate course or as part of a K-12 program. For a complete analysis of state policies, refer to the publication *State Consumer Education Policy Manual* that was developed as part of this project.

The Private Sector Survey: Summary of the Findings

A survey of consumer education programs in the United States would be incomplete without some indication of what is happening in the private sector. Particularly important is how the efforts of the private sector interface with those within the state educational structure. It will become increasingly important for schools to cooperate more fully with the private sector, and for programs to complement each other whenever possible. In order to gather information potentially useful for these purposes, private sector respondents who reported they were engaged in a consumer education program were asked:

1) The subject matter of the sponsored consumer education programs
2) Where these programs could be used
3) Who were the target groups of their programs
4) Whether they geared their programs to any special populations
5) The extent of their involvement in consumer education
6) The type of commitment they favored toward consumer education in the public schools

The survey reflects an appreciation of the importance of consumer education among a wide range of private sector respondents representing four major groups. These included large business and industrial concerns in the financial, food, recreational, and energy industries; business and industrial organizations that lobby for their constituents on the local, state, and federal levels; extension services and land grant colleges; and other concerns, such as nonprofit organizations, consumer advocacy groups, funded projects, and consumer publications. Among the significant findings are:

- Wise shopping and buying is the most commonly emphasized area of consumer education within the private sector. However, personal finance and credit and energy/environmental concerns are not far behind in popularity.
- Private sector respondents consider their programs equally applicable to public and private schools and community agencies. Surprisingly, however, they consider these same programs less applicable to companies themselves.
- Private sector programs tend to be targeted towards secondary school students and adults. However, there is also a relatively high number of programs for senior citizens and elementary

school children.

- Most of the private sector involvement with consumer education is materials development; however, there is also some involvement in financial assistance and other services.

Subject Matter Emphasis

Table 2 illustrates the emphasis that the private sector places on various subject matter areas within consumer education. Some notable differences exist in the responses provided by the organizations within the four categories. Business and industry and industrial associations place the least emphasis on consumer law and product safety education, and expend their greatest efforts in the areas of wise shopping/buying and personal finance/credit. They also tend to focus a large part of their efforts on concerns specifically related to their interests. For example, drug companies tend to be involved in health related programs, food companies in nutrition education, and so on. The subjects emphasized by other private sector groups and extension services, on the other hand, appear to be rather evenly distributed.

Table 2. Emphasis on Various Subject Matter Areas Within Private Sector Consumer Education Programs

Subject Matter Area	Percentage of Emphasis in Each Area*				
	Average of all Private Sector	Business and Industry	Industry Associations	Extension Services & Land Grant Colleges	Other
Personal Finance Credit	19%	14%	26%	20%	18%
Consumer Law/Citizenship	14%	8%	4%	17%	16%
Product Safety	14%	12%	4%	15%	18%
Wise Shopping/Buying	22%	27%	22%	21%	18%
Energy/Environment	18%	16%	17%	20%	16%
Other	14%	24%	26%	8%	14%

*Percentages may not equal 100 because of rounding

Program Applicability

As Table 3 indicates, the large majority of consumer education programs are geared to public and private schools and community agencies. Extension services and land grant college programs are more "community" oriented than those in other categories, and have less applicability to public and private schools. Although business and industry programs are applicable to their own companies this is clearly not the major thrust of their programs. Both business and industry and industrial associations tend to target their efforts toward the general public.

Table 3. Applicability of Private Sector Consumer Education Programs to Various Groups

Group	Percentage of Applicability for Each Group*				
	Average of all Private Sector	Business and Industry	Industry Associations	Extension Services & Land Grant Colleges	Other
Public Schools	23%	28%	27%	16%	21%
Community or agency programs	27%	23%	27%	32%	26%
Private Schools	24%	25%	27%	17%	26%
Company	16%	20%	7%	21%	13%
Other	11%	4%	11%	14%	15%

*Percentages may not equal 100 because of rounding

Targeted Groups for Consumer Education Programs

Table 4 shows that approximately three-fourths of private sector consumer education programs are aimed at public-school-age children and adults. Although less than a tenth of the business and industry programs are targeted for senior citizens, more than one-fourth of the programs provided by extension services and land grant colleges are geared

to this group. Very few programs are designed for very young children by respondents in any of the private sector categories. Clearly, the largest share of effort is spent on those groups that have the most power in the consumer marketplace. The very young do not receive nearly as much attention.

Table 4. Groups for which Private Sector Consumer Education Programs are Targeted

Group	Percentage of Emphasis on Each Group*				
	Average of all Private Sector	Business and Industry	Industry Associations	Extension Services & Land Grant Colleges	Other
Preschool	4%	7%	0%	2%	7%
Elementary	14%	20%	10%	13%	17%
Secondary	26%	30%	31%	17%	30%
Adult	36%	30%	41%	42%	30%
Senior Citizen	18%	9%	17%	27%	17%
Other	1%	4%	0%	0%	0%

*Percentages may not equal 100 because of rounding

Extent of Involvement

The involvement of the private sector in consumer education tends to be focused on the development of materials such as brochures, films, pamphlets and the like. Nevertheless, within the business and industrial association categories, approximately one-fourth of the involvement is in financial assistance programs as well. Other types of involvement by the private sector include training programs for teachers and community people, educational campaigns, community seminars, and the like. When asked what they would willingly do in the way of consumer education for the schools, the overwhelming majority of respondents considered materials development their most likely effort. (See table 5.)

What seems evident from this survey of the private sector is that it is potentially a far greater resource for the educational community than many would suppose. The private sector already targets a high percentage of its effort to the school age population and no doubt could be persuaded to do more — at least to direct their efforts more specifically to the needs of schools. Given the tightening of resources of school systems, the private sector is a resource that should be more fully utilized.

Table 5. Extent of Involvement of the Private Sector in Consumer Education Programs

Type of Involvement	Percentage of Responses				
	Average of all Private Sector	Business and Industry	Industry Associations	Extension Services & Land Grant Colleges	Other
Materials Development	65%	61%	57%	68%	80%
Financial Assistance	18%	25%	26%	6%	13%
Other	17%	14%	17%	26%	7%

Part III
Consumer Education Programs in Six Selected States

In the 1972-73 ECS study of consumer education in the states, the general survey was followed by a closer look at the programs of six states. These states — California, Georgia, Hawaii, Illinois, New Jersey, and Ohio — were selected partly because they seemed to have highly developed programs of consumer education, but also because a major point of the study was the comparison of mandatory and permissive programs, and these states provided good examples of both. Each state was visited; interviews were held with responsible and knowledgeable leaders; documents were collected and studied; and on the basis of the assembled evidence, a brief description of the program was written.[7]

In the current study this procedure has been roughly replicated. The same six states were visited. Carefully planned two-day visits, with the generous cooperation of leaders in every state, made possible a broad array of interviews and the collection of many publications.

The six descriptive sketches which follow are the product of those two-day visits.

Consumer Education in California

Consumer education in California goes forward in a warm climate of public concern for the consumer. Governor Brown's administration has been exceptionally vigorous in behalf of consumer welfare. And not only the Department of Consumer Affairs, but also other governmental agencies, such as the office of the Attorney General, act energetically on consumer problems. While the activity of such agencies is not, in the main, focused on consumer education in the schools, it provides a supportive environment. The legislature has encouraged in-school instruction to improve consumer skills, without, however, setting any mandates. There is a concurrent resolution "urging" schools to provide for the education of consumers — which action is in keeping with the SEA's desired approach.

Within the SEA, Superintendent Wilson Riles provides strong support for consumer education. Adult education moves powerfully. And the Home Economics Education Program, with its exceptionally able Program Manager, offers leadership notable for depth of insight and innovative program development.

The Department of Consumer Affairs, greatly strengthened in recent years, is not staffed to work directly in the schools on any large scale, though it does what it can through conferences and consultation. Its greatest potential for help to schools lies in its publications. These are done with great flair, using film materials as well as printed releases. They go unflinchingly to the real problems. And they are backed by precise information about law and process. One volume stands out especially, and is worthy of emulation by other states. Entitled *The Compleat California Consumer Catalogue*, it deals with more than 40 topics and sets out to "include useful buying tips, as well as explain as clearly and simply as possible your rights as a California consumer." Since most of the information would hold good in any state, and only the specifics of laws and agencies are peculiar to California, it would not be hard to adapt this book to any other state. Initial distribution was not especially aimed at the schools, but there are reports that large numbers of teachers discover it, find it exceptionally useful, and proceed to use it.

The huge program of adult education, with nearly two and a half million enrollments, constitutes an excellent "delivery system" to get to people with respect to any problem — and consumer education is one of its high priorities. It is not that the program offers so many courses in consumer education; its leaders do not perceive such courses as their best mechanism. But, for example, in "adult basic education" (roughly equivalent to elementary level), reading and writing, mathematics, and the social studies are approached largely through real-life consumer concerns. The same is true in the case of some quarter-million adults learning English as a second language, as well as some 100,000 older adults, whose instruction, while academic, is based squarely on the survival needs of the older generation.

Adult education is moving rapidly toward a

[7]For the descriptions, see *Consumer Education in the States*, Report No. 42, Education Commission of the States, Denver, 1973, pages 11-28.

competency-based system, with one important cluster of competencies in the consumer area. To discover what the needed competencies are, the department has taken a unique approach. It has consulted 47 state-wide agencies (e.g., the Department of Motor Vehicles and the Attorney General's office, as well as the Department of Consumer Affairs) to find out what consumers need to know and be able to do. Each of these agencies has its own special insight on how consumers get into trouble. Taken together, their insights should give a comprehensive picture of needs. In 1979, the adult education department will make an assessment of adult competencies, with a sample of some 2,000 persons. The measure it will use is based on the measures developed in Texas, refined and elaborated. The results of the above analysis of competency needs and the findings on the 1979 assessment should provide guidance far beyond the borders of California.

No specific information was gathered from the community colleges, which play so large a part in California education, but it is well known that many of them are strong in consumer education. It is significant that while most states focus on "K-12" programs, a key California publication is named *Curriculum Design for Consumer Education Kindergarten through Grade Fourteen.*

In at least one curriculum area in the secondary schools — business education — there may actually have been some falling-off of consumer education. Since 1963, when the federal Vocational Education Act so strongly identified consumer education — and funds for it — with homemaking, business educators have been somewhat inclined to let homemaking take over. Business education has specific funds for the purpose. Probably, also, there has been some shift from consumer education toward *economic* education. The California Council on Economic Education has been highly influential for many years, providing a great deal of inservice education of teachers, plus other instructional resources.

Preservice education of business teachers in consumer education remains a problem. Few of the colleges that prepare teachers put much emphasis on the consumer side. Nevertheless, the normal content of business education contains much that is relevant to consumer education, and the leadership within the SEA strives to accentuate this potential in business education.

When all is said and done, the prime mover in consumer education in California is the Home Economics Education Program. This unit works to a very broad and insightful conception of consumer education. It stresses the total development of the individual person, the thoughtful designing of his/her desired life-style, and the collective impact of consumer choice-making upon the environment and the future of mankind. (It may be noted that a cognate publication from the same unit is titled *Maximizing Human Potential.)* The intended scope of the program is indicated by a four-level layout of "Content Organizers."

Level I (elementary). Use available resources to get the things you want.

Level II (intermediate or junior high school). Use available resources to become the kind of person you want to be.

Level III (high school). Use available resources to shape a desired life-style.

Level IV (community college and adult). Use available resources to create and maintain an environment for living.

To back up this lofty conception of consumer education, the Home Economics Education Program carries out intensive and strategically planned work in curriculum development. For example, for some six years it has maintained a project called Innovative Curricula in Consumer Education (INCINCE). The work was begun by a task force whose members were deliberately chosen to represent a broad spectrum of resources, and whose job was to gather and systematize the "big ideas" and concepts essential to the field. The next step was to select eight LEA's chosen, again, to represent widely divergent types of school situations. Over a two-year period these schools were given support and consultation to develop their own peculiar and innovative programs. Reports on the programs and what happened as a result were disseminated throughout the state.

Likewise six schools were assisted to develop interdisciplinary models reaching from kindergarten through the high school. Once more, the schools were highly divergent and each was encouraged to find its own best solutions rather than to conform to some preconceived model.

The result, naturally, as such pioneer work is disseminated across the state, is a great variety of approaches. The home economics staff takes no position for or against special courses or interdisciplinary integration. But its influence is widely felt. About 92 per cent of all secondary districts are involved in programs subsidized by "Subpart 5" funds. (With some modifications, Subpart 5, PL 94-482 is substantially the same as what may still be more familiar to many readers as "Part F.") At an estimate, some 40 per cent of the students involved are male; the percentage of male students is even higher in courses specifically labeled consumer education.

There is continuing effort at disseminating productive ideas and training teachers in service. This takes a variety of forms. In the fall of 1978, eight "traveling road shows," one day each, reached

over 1,400 teachers. There are also extension courses and week-end or two-week workshops, as well as clinics to which 30 or so teachers from a small area can be brought on released time. The Home Economics Education Program will provide consultant service to any school district that will specify the objectives on which it wants help.

One unusual feature is the intensive work done with economically depressed areas, on which Subpart 5, PL 94-482 specifies that at least a third of the funds shall be spent. In these areas something like 60 per cent of home economics time is spent in consumer education (compared to the 40 per cent which is assumed to be the more general norm).

Here there is a special effort to reach out into the community and offer help. Thus, in a San Diego program, Students Helping Our People (SHOP), the class sets up a booth in a busy shopping center, gathers questions and concerns, takes them back to school, and works out answers which are mailed out. In Long Beach, students have worked with the Legal Aid Society, successfully doing much of the "leg work." Many schools have developed community resource libraries at the school, which are open to the public at specified times. And there are examples of "hot line" telephones by which questions are called in to the schools, to be answered within two weeks.

While consumer education is not a state requirement in California, state leadership has made an impact. Consumer Education is a requirement in a growing number of LEA's. However, this trend is most likely to be expressed in the form of competencies rather than in terms of time spent in classes. Recent legislation requires each LEA to list the competencies students must have before graduation. It seems almost sure that those competencies established by local districts will include the ones needed by a consumer.

Consumer Education in Georgia

The consumer education situation in Georgia remained essentially the same from 1972 until early 1978. In the past few months, however, the situation has changed dramatically. The change has resulted from State Board of Education action which mandated minimum competencies for high school graduation. This mandate was adopted in November of 1976 and revised in October of 1978.

The mandate defines "contemporary life role skills" and requires that competence in these skills be developed by every student as a requisite for high school graduation. The specific wording most relevant to consumer education is "Each citizen should have the skills and knowledge to be an informed consumer in order to use available resources in an efficient and beneficial manner."

To further delineate graduation requirements, the board of education mandate requires two courses in consumer/economics education. They are "personal finance" and "economics/business/free enterprise."

These graduation requirements will become effective for all enrolling ninth grade students in the 1980-81 school year. Until that time, 10 school districts throughout Georgia are piloting programs which will serve as models for the state-wide program.

The board of education mandate constitutes the first visible commitment to consumer education from a high level source in Georgia. As a result, state education agency personnel are deeply involved in coordinating services to assist local educational agencies in the implementation of the mandate. Leadership for this coordination is vested in the staff specialist in competency-based education. His consumer education effort is supported strongly by vocational education, particularly home economics, distributive education and business education, and by supervisory personnel in the social studies and mathematics. State education resources, which include a series of videotapes, bibliographies, and other relevant materials, are made available to local educational agency personnel.

Final implementation of this competency-based education mandate and demonstration of compliance with it are the responsibility of each local educational agency. At one of the pilot schools, Park View High School in Gwinnett County, instruction in both personal finance and economics/business/free enterprise is being conducted by teachers representing business education, mathematics, and the social studies. These teachers were chosen on the basis of interest and commitment rather than on the basis of their academic "label." Other pilot schools have identified teachers for these courses in home economics, industrial arts, and vocational education. In Park View High School curriculum guides have been developed for both courses by teachers who display tremendous energy, competency and commitment to consumer education.

The board of education mandate has also resulted in a large number of inservice workshops conducted by colleges and universities. At least one university has developed rather comprehensive guidelines for teachers to use in implementation of two consumer

oriented courses. The Georgia Center for Economic Education has also been active in providing inservice education and resources for teachers.

The tone of optimism flowing from the mandate is infectious. All ingredients for a successful program are in place and there is every indication of continued energy and effectiveness. The commitment to consumer education has provided visibility and support. Consumer education has reached a position of high priority at all levels of education throughout Georgia. The results promise to be most gratifying.

There are two further developments, not within the K-12 school system. First, consumer education is now required in each of the 26 post-secondary technical schools, and all students take a concentrated six-week course. Since these area technical schools are under the jurisdiction of local boards of education, they are consequently under supervision of the state educational agency. The state home economics department is exercising positive leadership in expanding and improving the post-secondary programs.

Second, consumer services have greatly improved and expanded with the development of the Georgia Department of Consumer Affairs, a division of the governor's office. This agency represents the consumer, informs the consumer, is involved in broad-based consumer education programs and generally provides a variety of services for Georgia consumers.

In summary, until very recently consumer education in Georgia had remained essentially static and merely maintained the program studied by the first ECS survey in 1972-73. But now, the commitment to consumer education resulting from the state board of education mandate is serving as a stimulus to a massive and wide-reaching effort to initiate, improve and expand consumer education in every Georgia secondary school.

Consumer Education in Hawaii

A state with only one school district, and with its university closely allied to the public schools, Hawaii enjoys a certain advantage in ability to move directly in a planned, unified fashion. The legislature has been unusually active in the field of consumer protection and there appears to be a strong tradition of consumer activism in the state. Nevertheless, the rapid gains in consumer education in Hawaii have not been the result of any legislative mandate, even though there has been strong encouragement by legislative resolution.

The initiative has definitely been within the SEA, with strong support from the state superintendent. Yet, even here, the story is one of the unfolding that can take place over time in a relatively free and open situation, rather than anything resembling a monolithic structure engineered according to one central mandate.

In fact, the original decision seems to have been merely to require a minimum of two weeks of consumer education for graduation. It appears also to have been a fairly casual decision to delegate the development of this "mini-course" in consumer education to the social studies, the only rationale being that all students were enrolled in the social studies. But two things happened: first, the social studies personnel assigned to the task put far more effort into it than would normally go into a *mini*-course, and produced a workmanlike guide of considerable scope; second, in 1971, when the mini-course guide came out, it won a sudden, unexpected popularity with teachers and students alike, apparently because it made such practical good sense.

Growth was rapid, first in the social studies, then spreading through a number of subject fields. Such a spread always demands some form of coordination to establish a reasonable division of labor. A distinctive feature of Hawaii's mode of coordination is that fairly definite responsibility has been assigned to various subjects at certain grade levels. Thus today's students may expect to encounter a spread of treatments of consumer education; for example,

- In the social studies, at grade 8, there is an introduction to consumer economics, with emphasis on economic skills and practical problem-solving. Consumers are viewed in their role in the marketplace as a whole.
- At grade 10, still in the social studies, there is a treatment of consumer law in a context of citizenship, with considerable concentration on the law of contracts.
- At grade 12, the social studies offer a number of elective courses. One of them is a course in consumer education, which has worked its way up to become the most popular of the electives.
- In mathematics, at grades 9 and 10, courses are available with a heavy concentration on consumer mathematics.
- The sciences are involved, perhaps in a less organized fashion, but with strong interest. For example, there has been considerable development of what might be called consumer

chemistry. And it is reported that at the numerous science fairs a large proportion of the student projects have a consumer orientation.

- In the practical arts (including for this purpose home economics and business education as well as the industrial arts and sometimes agriculture), there is a considerable amount of team teaching built around multi-facted consumer problems. At grade 8, a required course has a heavy consumer loading. One interesting feature, which seems to command unusual interest in the islands, is developmental work on the technology of solar heating, with which the university is greatly involved.
- In business education itself, general business has strong consumer content, and courses are also available in consumer finance.
- Naturally, the home economics programs also offer an almost-taken-for-granted consumer approach. And instruction in health and physical education is also deliberately involved in the education of consumers.

This is not to say that all these offerings are "taken" by any one student. Not all students pursue the same courses. It is rather to say that these elements are there, to be encountered as a natural part of their program. And the placement and content have been chosen with a strategic eye for breadth and balance.

Even so, the central driving force for development lies in the Consumer Education Project, which has been funded by the U.S. Office of Education at least since 1974. The focus of this project, operating through a contract with the University of Hawaii, is the development of instructional materials.

This activity is not unusual in the state. Hawaii, with its scattered island situation and its multicultured population, as well as its distinctive way of life, has very special educational needs. Ready-made instructional materials often simply do not fit. Out of this need the state has developed a tradition of producing many of its own materials throughout the curriculum. And, in response to this need, the College of Education of the University of Hawaii has evolved a Curriculum Research and Development Group. Working in close collaboration with the University Laboratory School and the Department of Education, this group has, at any given moment, projects in many fields and in all stages of development, from tentative exploration to final revision. Altogether, the state's production of indigenous instructional materials may well be greater than that of any other state.

Over the years the Consumer Education Project, dovetailing its work with the best thinking of the Department of Education, has planned and laid out a broad array of instructional "modules," numbering into the dozens. (The current number is 54, spread across eight major themes.) These reach from the lower grades through the senior high school. In fact, the major themes are presented with growing depth and scope through four cycles (lower elementary, upper elementary, intermediate, and high school). The entire schema is well laid out in a publication entitled "Hawaii Consumers Education Continuum." Some modules are designed specifically for use in a particular discipline or grade level, others might be fitted into a variety of spots. Each is complete in itself, with study materials for the pupils and imaginative guides for the teacher. The style is catchy, with much use of cartoons, and the referents are clearly identifiable in the local scene (especially, perhaps, for students on the island of Oahu).

The materials are both initiated and tested in a large number of workshops and conferences. Great effort is made to get ideas from practicing teachers. The ideas are worked up into publishable form by paid writers and artists, then submitted back to the teachers for criticism. After this, they may still be tested with several thousand pupils before they are published for general use.

At this point, with any given module, a school may secure an initial supply free of charge — but only if its principal and selected teachers are first involved in a brief training program as to the best use of the module. After that, the materials must be bought by the school, like any commercial material. Funds for the development and initial distribution come from a variety of sources, including especially the "Subpart 5" funds for consumer and homemaking education.

Preservice teacher education in the consumer field is still weak, though some professors at the university help as they can. In the main, dependence is on inservice education through a rich variety of workshops and conferences. Experienced teachers who have shown outstanding ability are used as leaders and instructors, being paid for their services when possible, generally from "Subpart 5" funds. There are also provisions for teachers to take certain offerings tuition-free, to the extent that budget allows. There is some hope — certainly strong desire — for a teacher center for consumer education somewhat on the model of the present center in Michigan.

Conceptually, Hawaii's consumer education program appears to be at a turning point. Historically, as has already been noted, there has been great concern in the islands for consumer protection from exploitation. This has shown up rather strongly in the education program, and in locally prepared modules. Now there seems to be reaching-out for a broader concept. There is a growing emphasis upon evironmental conse-

quences, on values and citizenship, and on the development of the young person as a whole.

All in all, the Hawaii story is an inspiring one. A curious mixture of central leadership with a free-swinging involvement of many minds has opened the way to an imaginative, reality-based mosaic of many pieces. These pieces have been strategically designed with an eye to the progressive approximation of an overall master plan.

Consumer Education in New Jersey

Consumer education in the secondary schools of New Jersey has continued to improve both in quantity and quality since the previous report by the Education Commission of the States in 1973. At that time the Center for Consumer Education Services was the focal point for statewide consumer education; it still remains so. The primary sources of funds for consumer education are state and federal dollars provided through the Vocational Education Act (PL 94-482).

The Center for Consumer Education Services continues to thrive and houses one of the most comprehensive collections of instructional materials for consumer education in the United States. The resources of the center continue to be heavily used by teachers of young consumers. A wide range of inservice activities for teachers is also provided. Workshops are conducted by the center and in cooperation with several Educational Improvement Centers which are active in implementation of New Jersey's "thorough and efficient" education thrust. These workshops assist teachers of all disciplines, with the majority of them being home economics teachers. The center has also been working with the state department on programs. Currently, they are jointly working on the "Economic Trade-offs" series. The annual All-Eastern Consumer Education Conference, sponsored by the center staff, has traditionally been attended by a national audience. It was dropped from the planned activities for 1979 because of recent low attendance by individuals from other states, but it will be redesigned during the coming year and will be held once again in 1980.

An important reason for continued success in New Jersey is the general "consumer consciousness" of the public. The consumer movement has become a "grass roots" movement, and schools are reflecting the concerns of citizens through the expanded consumer education programs.

Assistance comes from the universities and colleges, the New Jersey Division of Consumer Affairs, and the Metropolitan Chapter of the Society of Consumer Affairs Professionals in Business (SOCAP). The cooperative extension program at Rutgers University has developed and disseminated a variety of consumer education materials, has conducted workshops and special conferences, and has recently completed a two-year grant which directly touched the consumer lives of over 3,000 New Jersey residents. The program, although not directly connected with the schools, has had a positive effect on the total consumer climate in New Jersey. The New Jersey Division of Consumer Affairs, although it does not support a specific education program, does have the largest number of persons working in and for a state agency in behalf of consumers. The Consumer Affairs Local Assistance Program (CALA) provides a variety of services, educational and informative, to New Jersey citizens. These activities reach into homes and schools providing broad-based support for consumer education. The Metropolitan Chapter of SOCAP has been active for three years. Members' activities have involved assistance to consumer education programs in schools as resource persons, speakers, board members, and members of citizen committees which influence school programs.

In summary, it may be said that consumer education has grown and developed in New Jersey. The basic approach of the State Education Agency has been guided by the Vocational Education Division. However, other influences have come into existence as a result of the general high level of consumer consciousness in the state.

Consumer Education in Illinois

In the years since the 1973 report, consumer education has been enjoying a healthy growth and enrichment in Illinois. This state, it will be recalled, passed a legislative mandate in 1967 requiring all schools to offer and all students to study consumer education, and provided funds for the development. Though the mandate was direct and forceful, it was deliberately phrased to leave room for creative

development by the SEA. In more recent years that mandate has been successively revised in the direction of broadening the concept of consumer education. In now reads:

> Pupils in the public schools in grades 8 through 12 shall be taught and required to study courses which include instruction in consumer education, including but not necessarily limited to installment purchasing, budgeting, comparison of prices, and an understanding of the roles of consumers interacting with agriculture, business, labor unions, and government in formulating and achieving the goals of the mixed free enterprise system.

The portion following the phrase "comparison of prices" is new.

Within the SEA, the organization for promoting and monitoring programs across the state has been altered markedly. Initially, the superintendent of public instruction and his director of curriculum services delegated implementation of the program to a full-time supervisor of consumer education. Today, there is no one such person in direct charge, though several persons in the SEA are heavily involved. This organizational shift has been a concomitant of a much broader change in curriculum mobilization. The present superintendent of public instruction, Joseph M. Cronin, has introduced and placed great energy behind the concept of "responsibility education," which is defined in one place as:

> . . . that process whereby the students have an enriched experience in the learning of how to become responsible citizens in our democracy . . . while attending school.

That this is in no way intended to down-play consumer education is shown by the very first of eight delineated content goals:

> 1. *Responsibility education should help students become economically literate and intelligent consumers.* All citizens must be able to act as economists in their own private lives and as informed consumers in the marketplace.

Thus, when Illinois educators in the field turn to the SEA on matters of consumer education, they now deal with staff members whose titles relate to responsibility education.

However, this in-office shift is far less significant to progress in the field than a strikingly distinctive self-improvement process which the state has evolved, not merely for consumer education but for curriculum work in general. Illinois leans very heavily upon its professional associations in specialty areas; in this case, the Illinois Consumer Education Association. This very lively association of some 500 experienced consumer educators included, at a recent count, 45% from business education, 38% from home economics, and 11% from social studies, with a scattering from other fields, including some administrators. About a tenth of the members are from the colleges, but over three-fourths are from the secondary schools; almost 95% of them have been teaching consumer education for two or more years.

The SEA organization which has evolved is a deliberate attempt to use the expertise of such practitioners in a Cooperating Consultant Program, providing a network of consultants to schools needing help. In each territory a Program Services Team (PST) is formed. The team is a link between the local school district and the SEA. When a district needs help in consumer education it contacts the PST and outlines the assistance needed. The PST links the district with a cooperating consultant. The Illinois Consumer Education Association has been very helpful in providing contacts for the cooperating consultants list. When the team members are required to be away from their own schools, the SEA will provide funds for substitutes to take their places, as well as for expenses. It purposely relies upon the strengths to be found among superior practitioners in the field. SEA personnel report that this loose instructional improvement organization needs funds to train more consultants, purchase materials, and so on; but they are enthusiastic about the effectiveness of the scheme, which permits teachers to share experiences and learn from one another, rather than to depend upon "outside authorities."

Any state that hopes to develop a cohesive program of consumer education must have some means of dissemination and coordination to assure steady improvement. While there is no way of presenting objective data as to the effectiveness of the self-improvement mechanism Illinois has weighted so heavily, it looks worthy of emulation by other states as one means of insuring the quality of instruction.

The Illinois program depends chiefly upon special courses. To be sure, from the beginning, the SEA has left room for school-side, integrated programs involving many disciplines. It has characterized such programs as possessing "great merit," but it has realistically pointed out that a real program of this sort demands "meticulous planning;" and it has insisted that schools make sure that teachers thus involved have adequate preparation; furthermore, it has said that each school proceeding on this line must have a coordinator of consumer education.

Despite the emphasis on special instruction, there is no set requirement of one course called consumer education. Schools, and their students, may select from a number of options. Those widely recognized include:

general business	family living
consumer economics	economics
consumer education	

To meet the requirement, each course must

include at least nine weeks of consumer education, and must be taught by a teacher meeting the regular standards of the teacher's basic field (e.g., business education), with at least one 3-unit course in consumer education itself.

The various options are widely used, in addition to special elective courses in consumer education. Nevertheless, the impression is strong that Illinois secondary schools have been moving toward the offering of special courses in consumer education, generally one semester long, and that a high percentage of juniors and seniors enroll in such courses.

Meanwhile, the SEA has been at great pains to provide guides, which are periodically revised. *Consumer Education in Illinois Schools: Grades 8-12* is a thorough and comprehensive work. It approaches the field philosophically, describes possible patterns of instruction, and lists five major objectives, which are broadly conceived. Then the bulk of the publication is given over to suggested "consumer education topics." Each of these is analyzed in detail, a rich variety of relevant activities is described, and instructional materials are annotated. The volume could be used as a comprehensive syllabus for a one-semester or one-year course. But the "topics" could also be used singly or in various combinations in other settings.

Although the legislative mandate covered only grades 8-12, the SEA has hoped to carry the program all the way through K-12, and makes a very persuasive argument for doing so. In 1976 it issued *Consumer Education for Kindergarten through Grade 8*, along with a separate volume on *Resource Materials*, a directory of selected consumer education materials for grades K-8. The latter is one of the most comprehensive to be found anywhere at this level. Unfortunately, materials appropriate to the lower grades are hard to find, and there may be some doubt whether the SEA's assistance at this level has so far been as effective as its "tooling up" work in the secondary schools.

At the other end of the age continuum — in the postsecondary institutions and in adult education — consumer education has expanded rapidly. There is evidence that the community colleges have fine offerings. A significant part of adult education derives support from Title 20 of the Social Security Act, which provides various services for the needy. In Illinois, adult education is specified as one of those services for which welfare recipients are eligible. The result is a very "practical" program bringing help to some seven to nine thousand persons a year.

However, a much greater population is involved in a set of programs in which, as the program director puts it, "students generally run fairly young — mostly under 30." The department has made use of the Adult Performance Level (APL) testing materials from the University of Texas, which have put the spotlight on lacks of competencies. The result is a very strong push toward competency-based adult education. In fact, the director predicts that within three years 80% of all adult education will be delivered on this basis, which permits studying each individual's peculiar set of needs and formulating a program *for that individual.* Adult education programs are always difficult to describe because they reach out in so many directions and work in so many ways. But it is obvious that in Illinois any accounting of consumer education must give great weight to its adult component.

Finally, there is the component with which any description of consumer education might well begin: that administered under Subpart 5, Consumer and Homemaking Education. Here a striking new development is taking place, at least in Illinois. An Illinois high school may apply for support of a four-part sequence of semester courses in the junior and senior years, submitting for approval a five-year plan. (This is over and above the regular home economics sequence, generally taught in the 9th and 10th grades.) The keynote is *education for the occupation of homemaking.* The emphasis is on activity and discovery learning, with much community involvement. (There is attention to bilingual education where it is needed.) The program is used by both young men and women, and evaluation results have shown that their working together is mutually enriching and leads to greater understanding for both. The sequence of one-semester courses is:

- Orientation to Home Economics
- Introduction to Food and Nutrition
- Introduction to Textiles and Clothing
- Introduction to Child Development and Care

But no such mere listing can even hint at the tremendous expansion in concept and scope. These are courses designed to place young adults squarely in today's society, to assist their total development as citizens and workers. Though the course titles sound like traditional home economics, there is striking innovation and a great broadening of concept and purpose. One could hardly envision a more complete approach to the education of a consumer.

This development has been greatly stimulated and guided in Illinois by its 1974-5 "Comparative Assessment of Secondary Consumer and Homemaking Education Programs." This was a thorough and scientific evaluation. One of its most compelling findings was that *Students in Consumer and Homemaking Education classes learn more when they are "acting," "doing," "creating," "moving," "discovering" than when instructional approaches*

not having an "action-oriented" dimension are employed.

One of the most important products of this evaluation was the construction of the "Illinois Test of Consumer Knowledge" (ITOCK), a multiple-choice test consisting of 14 subtests in as many areas of consumer affairs. This test is now recommended to Illinois schools for discretionary use, e.g., as a pre-test to analyze instructional needs, or as a post-test to evaluate program effectiveness, or both. It is a test which might well be used in other states as well, either as it is, or as a basis for developing measures of their own.

Obviously, this brief summary does not encompass all facets of consumer education in Illinois. Even so, it must convey some image of a lively, imaginative program, with built-in mechanisns for further self-improvement.

Consumer Education in Ohio

Ohio has long been a stronghold of consumer economic education, with the Ohio legislature playing an important part. A 1969 resolution urged that Ohio schools "Implement systematic and organized programs of study in consumer economics and education . . . ." Later the legislature passed a bill to provide special purpose funding to promote the ". . . teaching of consumer education as an integral part of the entire elementary and secondary school curriculum . . . ." This funding has continued to run at an annual rate of $100,000. Along with partial Consumer and Homemaking "Subpart 5" vocational funds, this has permitted an unusual degree of promotional and coordinative effort.

The Ohio Department of Education has demonstrated its commitment by responding to the legislative resolution urging the teaching of consumer education in Ohio schools. Former state superintendent, Martin W. Essex, was a special devotee of economic education, holding memberships in both the Joint Council and the Ohio Council. The present superintendent, Franklin B. Walter, continues the strong support. At the level of implementation, both have been aided by Byrl R. Shoemaker, Executive Director of Vocational Education, Career Education and School Food Service, who over the years has built up an intricate and effective network of support and supervisory influence.

From the beginning, Ohio has striven to maintain a broad base of popular participation through a committee of involved individuals to serve as advisors to the program. The committee, which has had a variety of names, is now known as the Ad Hoc Committee for Consumer Economic Education. Along with the ad hoc committee, the work of the Ohio Council on Economic Education has been especially supportive. At present, the Ohio Council of Economic Education has eight centers for economic education in Ohio cities and since their directors are generally college or university faculty members, there is an unusual degree of liaison with the colleges. In addition, those in charge of the program draw heavily upon leaders in business and industry, labor, and government as speakers and resource persons, both in conferences and in local instruction. Consumer education has strong roots in Ohio society.

Consumer education in Ohio has a strong flavor of economic education, being often referred to as "consumer economic education." The curriculum guides and other resources are all based on six concept areas:

- the economic system
- roles, rights, and responsibilities
- career decisions
- consumer choices
- consumer behavior determinants
- community resources

One further point is essential to any understanding of the consumer education program in Ohio. It is an explicit article of faith that consumer economic education concepts can be integrated into the existing curriculum rather than developing a separate course of study. This does not mean that there are no special courses. For example, in the city of Dayton, where a city-wide consumer education coordinator has built an exceptional program, a one-semester course called Home Finance is taught in all the high schools. Several other school districts within local consumer education coordinators' areas also have mandated courses prior to graduation. Nevertheless, the strong thrust in the state is toward integration. Thus, *The Consumer Education Curriculum Guide for Ohio* is accompanied by 14 supplements, to explain the integrative possibilities in:

- agriculture education
- business and office education
- distributive education
- grades K-6 (currently under revision)
- home economics
- home economics for families with limited income
- home economics job training
- industrial arts
- manpower training
- occupational work adjustment
- social studies
- trade and industrial education

language arts, grades 6-9 | social studies, grades 6-9

Having opted for curriculum-wide integration, Ohio has faced up squarely to the need for imaginative and active stimulation and coordination to make that kind of program work. To reach into every school and bring along many thousands of teachers, the SEA has fashioned a unique structure and mode of action.

At the apex of this structure stand two persons in the SEA, Karen P. Heaph and Lee Cibrowski, who work to implement the special purpose funding legislation. They were drawn from the field of home economics, but they work equally "across the board," K-12 and adult. Much of their time is spent in the field, but the SEA office is the gathering place for ideas and for the pulling together of guides and supplements, as well as the center for distribution and dissemination.

The distinctive feature of the Ohio plan is that the work of these two persons in the SEA is powerfully advanced by other coordinators placed at stragetic spots throughout the state. The number of these coordinators has grown steadily. At present there are 16; within the next biennium it is expected there will be 20-26. Each is placed within one of Ohio's vocational education planning districts.

In addition to office and conference space, each of these coordinators has a well stocked multi-media center. In its first year each such center receives $6,000 for the acquisition of films, kits, and other references to implement integration. Subsequently, there has been an allotment of $1,000 a year of federal matching funds, to extend the collection. Coordinators are able to collect a large stock of free and inexpensive materials.

The coordinators, part of whose salary is paid by the SEA, work full-time with the teachers and administrators within their district area schools. They publish newsletters. They work one-to-one or in small groups with teachers on curriculum development. They hold a host of short and long term conferences, workshops, and summer seminars. Sometimes they make arrangements for the teachers to receive credit at a nearby university if they wish. The coordinators are aided by the cooperation of the Centers for Economic Education. This year, for instance, the Ohio Council on Economic Education is promoting teacher-inservice education and the free use by the schools of a promising new educational television series of 15 segments, called "Trade-Offs".

In addition, the personnel at the SEA sponsor a variety of inservice education opportunities. Annually they hold a statewide consumer education conference, with distinguished presentors along with many demonstrations and discussions of outstanding programs.

Between 1972 and 1978, the SEA supported 163 locally conducted five-day summer seminars with approximately 3,600 educators participating. Furthermore, the SEA is able to make grants to selected LEA's to encourage implementation of consumer education into the K-Adult curriculum. Late in 1978 the department was inviting applications from LEA's for 25 grants of $1,500 each to be used in early 1979.

There are other financial inducements, but further detail is probably unnecessary. Suffice it to say that Ohio, having decided upon an integrated program of consumer education, has used intelligent, strategic planning — and a considerable amount of money — to make that program a reality. It is no easy task to reach and influence 100,000 teachers. People who proclaim the virtues of integration frequently fail to appreciate how much planning and coordination are required to effect it. In at least this one state, statesmanlike educators have seen that need and gone to the grass roots to "grow" a program that is part and parcel of the whole curriculum.

Part IV
Conference Report

In June and July of 1978 the Consumers' Education Project sponsored two conferences, one at Richmond, Virginia, for the eastern section of the country, the other in Denver, Colorado, for the rest of the nation.

The conferences had three broad purposes:

1. Dissemination, and the building of a common awareness. The report of the CEP survey of current status (summarized in Part II, above) was presented early in each conference in a setting which encouraged a good deal of discussion and clarification. And, throughout each conference the members informed one another steadily of progress being made and problems and issues being encountered.
2. An intense, shared search for best answers and solution. The possibilities for many varied patterns were clearly recognized. The discussion groups probed into purely educational questions of curricular scope, content, and organization on the one hand and questions of policy determination, finance, and the building of statewide coordination and implementation on the other hand.
3. The establishment of a communications network to encourage ongoing dialogue among the states, the federal government, and the whole spectrum of people involved in consumer education in both the public and private sectors. Full and free interaction was the keynote.

Key state leaders were invited, representing many types of resources and concerns. The variety is shown well by this tabulation of the persons who attended the two conferences:

Representatives of governors' offices	15
Legislators	24
Members of state education agencies	47
Representatives from business and industry	17
Educational leaders outside state education agencies	35

There was little in the way of speech-making, most of the work being done in small-group discussion sessions. Near the end all the representatives from each state, or cluster of neighboring states, gathered to reflect on what they had learned and to plan for action back home.

The five centers of organization for small-group discussion were:

Curriculum
Teacher training
Performance levels in consumers' education
Legislation and policy
Private sector

In the following pages we shall summarize the discussions group by group. The experienced conference-goer will recognize, of course, — in fact, will *expect* — that our summaries catch only a small fraction of the richness of the interchange which resulted.

Group 1: Curriculum

Probably the greatest single emphasis in this discussion of curriculum was on *breadth* of program. All parts of the school program should be involved, each in the way that fits it best. Of course, home economics is an important center both because of its long pioneering and because federal consumer and homemaking education funds are channeled through it. But a consumer education program must reach out far beyond any one field. After all, said one contributor, a consumer is simply a person in one aspect of his/her whole life — and that inevitably implies a wide sweep of concerns. Furthermore, it may be at least as important for consumers to see their place in the whole scheme of the economy and to consider social and general implications as it is for them to have a lot of specific facts about goods and services. As a consequence there was considerable talk of interdisciplinary approaches and about team teaching (combining the resources of home economics, business education, and the social studies, to cite one example).

Yet, even to call for such wide involvement, group members pointed out, raises hazards. What is everybody's business can get to be nobody's business. A common problem, when many good teachers set out to include consumer education, is that all of them tend to pick the same obvious topics.

The result is endless repetition "until the kids are bored stiff." Meanwhile other topics, at least as worthwhile, go begging. (One state study in the area of personal finance showed students "having" some topics six times, others not at all.) There has to be central coordination, a "master plan," both in the state and in each school system. There must be *balance* to bring in what even the best single course cannot do. (A special course, said one person, is to the whole of consumer education as a civics course is to citizenship.) The program cannot be limited to the secondary school; the coordination of contributions must include the elmentary years, too.

But how do you develop such a program? "With difficulty," answered one wit. One problem lies in the "turf battles" that sometimes occur when idealistic enthusiasts from several areas struggle for a larger piece of the action. Sometimes there are community pressure groups, too, that push hard for certain content or points of view but are blind to others. Still, these must be minor headaches compared to the sheer intellectual problem of figuring out what needs teaching and where to teach it.

One way of approaching all this is to think of the possible *sources* from whom ideas may be drawn and by whom they may be tested against reality:

- Teachers are one source. Experience has long shown that they throw themselves into any developed curriculum far better when they have had a hand in developing it. But, beyond this, they really know what it is sensible to try in their third grade or their general math class. Their imagination can easily be stimulated to envision possibilities nobody else could think of. (In fact, they often need to be restrained in their eagerness. The goal here is to allocate to each subject field or grade level what it can peculiarly contribute best to the whole. But there ought to be a limiting rule: to allocate to each only what fits there so well that it will actually *strengthen* the history course or the business education or whatever.) Teachers need to be involved in creative workshops, perhaps sometimes at a regional level, certainly within their own system.
- Students are a good source, too. They may not be experts about consumer education, but they are experts on their own lives. They know what they are up against in the market place. They can help in planning; and then, when they have been taught, they are the very best source of evaluation.
- Lay persons are a source. There was considerable talk of advisory councils. They should be representative of the whole community: parents and homemakers, business, labor, and so on. The group emphasised that "business" should mean the whole spectrum — "not just the bankers"! Parents and homemakers should come from all classes and segments of the population. (One area with a large Spanish-speaking group trained several community persons to ask questions to bring out the group's needs and wants.) If there is a Better Business Bureau or some other agency that deals with consumer complaints and protection, it can add a special element of expertise. To be any good at all, consumer education absolutely has to get down to the nitty-gritty of everyday life — and a "teacher's-eye-view" of what that is is simply not enough by itself. In this field, at least, the grass roots of curriculum development have to reach down into the community.
- Specialized experts on consumer education can be a gold mine. They know materials of instruction and other resources. They know what is going on in other places and the curriculum guides that have been developed. Maybe most important, they are able to widen our horizons beyond the first things we think of. Unfortunately, they are still scarce. Older, established disciplines have a cadre of such people, but in consumer education that cadre is still being "grown." Still, these experts do exist, and any curriculum development program ought to bring them into workshops, etc., as freely as possible.

Finally there is the whole question of organization. Perhaps, because many of the participants in these discussions were from state education agencies, there was much talk of state leadership. The essential element, everyone agreed, is solid commitment at the highest levels: the legislature (for strong encouragement, preferably not for a strict mandate), the governor and his education assistants, the chief state school officer and his staff. There is a need for someone at the SEA to have clear leading responsibility. But, because of the needed breadth, that person must be able to reach across into many areas; thus, the responsible person may be from vocational education, but must be able to work closely with the liberal arts (or vice versa). Many SEA's have instructional specialists in the various subject areas and school levels; they need to be part of the team.

In a few states another level of coordination has been achieved by regions. Sometimes the services of such area coordinators (who may, for instance, be attached to area vocational schools or education service units) can be paid for, at least in part, with federal funds.

The colleges and universities also need to be tied in — loosely, probably — to the development. With their specialists and their curriculum laboratories,

they are in a position to help curriculum development. And, as we shall see in a later section, they may well be the key to the inservice as well as to the preservice training of teachers.

The local education agency needs organization very much like that of the SEA. First of all, it needs solid commitment from the board and superintendent and other administrators and supervisors. Second, it needs some one person with basic responsibility. If the system is large enough to have supervisors by subject areas, it needs one in consumer education. If not, someone can probably be given enough released time to serve as coordinator and resource person. That person will need to stock up on books and other curriculum materials. Finally, there must be the careful building of a leadership *team*.

Then, when all this organization has been built, a broad-gauge, coherent curriculum will still be developed "with difficulty."

Group 2: Teacher Training

It is surprising — though maybe it should not be — how closely the problems of teacher-education institutions parallel those of the schools. Preparation of teachers for consumer education requires a definition, a reasonably clear image of the work they are being prepared to do. Here, too, an interdisciplinary approach is needed; and it is necessary to solve the turf battles, get people working together, cut down on needless duplications and close the gaps. Also, teacher educators have to think of the needs of nonspecialists (elementary teachers and secondary teachers in other fields) as well as of those who see consumer education as their specialty. Furthermore, they will need to be involved at the inservice level as well as in preservice instruction.

"Going interdisciplinary" may be even harder in the colleges than in the schools; departments are often deeply intrenched and scholarly specialists talk only to their own kind. But there were reports, especially from Michigan and Oregon, that it is being accomplished. There were reports of cooperative planning and even of team teaching of seminars and workshops. Sometimes the students enrolled can take their credit for the same workshop in any one of several departments, such as business education or the social sciences. In at least one instance the cooperation reached beyond one campus; relevant offerings from all over the state were described in one brochure, so that teachers could find what would suit them best.

Colleges are bedeviled by the lack of a clear definition of consumer education — and therefore by uncertainty as to what offerings to provide. Only in a few states do certification requirements or state department resolutions provide much guidance. Still, it was said, colleges cannot wait until all the philosophical and structural arguments are resolved; they have to make their best estimates and move ahead. Then there is the problem of where to place whatever may be offered, particularly so that it will actually reach those who are to be nonspecialists, such as elementary teachers. One solution is to get some relevant content into the general studies program. One person said that if such content were placed in the generally required social studies — and if economics were a requirement — at least all teachers would have some background. Ideally, those preparing art teachers should give some attention to consumer aspects of art, and so on; such related instruction may be rather generally provided already in certain fields, like home economics and business education, but its inclusion throughout the curriculum will probably be hard to secure. The preparation of elementary teachers may actually be less difficult than it seems. One educator said consumer content "integrates beautifully" into that area.

There was advocacy for analysis of tools needed by consumer educators in general. Two that were mentioned were ability to evaluate information (of which consumers already have a unevaluated overload) and the ability to analyze research. For quite some time yet, inservice assistance may actually be a bigger need than preservice programs. Said one experienced leader, the colleges should stop talking about who "ought to" teach consumer education, take a realistic look at who *is doing* it, and then pragmatically help them as much as possible.

In this connection considerable stress was laid on the providing of materials teachers can adapt and use. In every state there ought to be at least one center — preferably several — with rich resources of library and media materials. A center in Michigan, working at the development of "packets," has some 10 modules already available. If such centers were conveniently available, inservice meetings — sometimes one-day workshops, sometimes longer courses, perhaps for credit — could be held there in a setting of rich, imagination-stirring resources. In the area of consumer instruction, where materials of instruction have not yet been mobilized, evaluated in practice, and adequately publicized, teachers have great need for some sort of clearing house. If their local school systems cannot meet the need,

area colleges should try.

Since colleges have opportunities to work in a variety of inservice settings, they can develop some perspective and expertise about inservice education. They should be able to advise school systems as to the formats that work. One participant reported that school districts sometimes ask, "We have some money for consumer education; what shall we spend it on?" Probably not every college can — or should feel obligated to — develop staff and expertise in this one area; but a state is unfortunate if it does not have at least one or a few universities and colleges that can provide realistic help.

There was some discussion of what might be called the right "tone" to maintain in educating teachers to work at consumer education. It is a persisting problem in this field that a teacher who becomes proconsumer may in the process become antibusiness; or that, stressing prudence and budgeting, a teacher may become almost too "sensible" and negative about the spending of money. It *is* necessary to help young teachers to able to deal frankly with existing consumer exploitation and to cultivate a reasonable wariness. But bad business practices hurt good businessmen, too. Teaching should be balanced and of such a nature that it will help young consumers find and move toward the businessmen who still serve them well. One educator noted with relief that in the past year or so students seem to come in less predisposed to be negative and antagonistic. Some students, she reported, are even beginning to ask, "How much do we have to do to protect consumers from themselves?"

Group 3: Performance Levels in Consumer Education

There are two points at which it is important to get the best assessment we can of how competent consumers are in doing the tasks that face them:

1. Before instruction (or at various times during the program), to find out what instructional program will be most valuable from this point forward. This is often referred to as "needs assessment." It can be very general, geared simply to finding out whether *any* program of consumer education is essential. Or, better, it can be *diagnostic*, to analyze specific needs of instruction.
2. After instruction (or after some part of it), to see how well the program has worked and what still needs to be done. This is the kind of testing teachers more routinely do. In organized form form it can supply data needed in relation to accountability and minimum competency testing.

Discussion in the group centered chiefly on the first of these two points.

The Consumers' Education Project survey (reported in Part II, above) has shown that very few states have done an organized study at either level, though some teachers and some school systems may have carried out testing programs.

Logically, of course, there ought to be analysis of needs before curriculum is planned, to see what the program should consist of. But the far more general practice (Consumer educators are not the only sinners!) is for teachers and administrators, using their common sense, to make an intuitive size-up of needs and go ahead, revising as experience accumulates.

Actually, this may not be as bad as it sounds. For it takes very sophisticated measurement to get at the subtler, more abstract needs. In the case of consumer education, for example, even a sketchy assessment will show that many persons cannot reconcile their checking account with the bank statement, or cannot compare prices per ounce of food in cans of different sizes. To base curriculum planning on such an assessment is to produce a program devoted entirely to the more mechanical operation, leaving out the more fundamental questions of values and motivations that guide our buying.

Preliminary assessments of even the rough kind do have their value, for they reveal that a sizable portion of our population — often a fourth or a third — is dangerously incompetent at even the simplest tasks. Some cannot write a check so it will clear a bank. More cannot calculate unit prices to choose the best buy. They cannot read their own health insurance policy well enough to know what is coming to them. Of one sampling only half could calculate the sales tax total on a series of tems even though they knew the tax rate. One speaker talked of a rate of "functional illiteracy" perhaps as high as 20 per cent. Along with the pre-adults, it is now the older people who are weakest in basic skills.

Such examples run on and on, to an emotional determination that something has got to be done. There are interesting sidelights. For instance, the same person who can add a column of figures competently, if it is presented to him set up in a column, may not know whether to add or subtract when it comes to a real-life problem. Some evidence was adduced, in a survey of 17-year-olds, that part of the problem is a lack of feeling responsible. "Mom and Dad take care of that." Interestingly, the children of minority groups in a large city like New

York exhibit less of this tendency. Perhaps their parents depend upon them more and earlier to do shopping, etc. After a few years in the school of hard knocks these young adults do considerably better than they could have done while they were in school. They "learn on the job."

As was said above, it can be dangerous to rush right from disillusioning surveys — one feels almost an incredulous dismay at so much near-illiteracy — to build a consumer education program that is all check writing and basic arithmetic. Fortunately, assesssment is growing more skillful and sophisticated at a rapid rate. The National Assessment of Educational Progress (NAEP) has under development a nationwide survey of the consumer area. It is being structured carefully to take into account such factors as related economic understanding and personal choice-making. Its results should be available by the middle of 1979. It should provide the best base for analysis we have ever had. And the several states and communitites will be able to go forward from it to even more specific findings to guide program development.

But even if we had the ultimate in such assessment, it would be a mistake to rely upon it too exclusively. It is good to think also of the "feedback" we can secure fairly easily — from our students, from the community, from organized committees including teachers, students, and members of the community.

Students, for example, have a intuitive "feel" for what they are up against. Young children are "advertised at" endlessly on TV. Adolescents have some special problems in the way they are treated in the market place. And they have very strong feelings about what they most want. We need not agree with them wholly, but we need to understand. Finally, of course, it is the students who provide the feedback via teacher quizzes and tests after each unit of instruction. Such data, carefully analyzed, are invaluable.

Parents and other lay people know the particular problems and resources of a given area. Ethnic groups often have special problems as well as their own peculiar value systems. We need to be in very close communication with them. And they have a right to know and help plan what we mean to do.

Altogether, a careful, systematic gathering and analysis of the feedback so readily available may yield more guidance — reality-tested by experience and common sense — than any system of tests and paper-and-pencil surveys can. One of the best aids a school can have is an advisory council.

Such activity probably goes best at the local level, geared to a specific community. Nevertheless the SEA can be of tremendous assistance. It can gather performance data statewide, it can help build standards, and it can guide the LEA's toward their own best patterns of organization. The more experience can be shared, the better.

Even then, in building a program, it will be essential to hold in mind the higher, more abstract aspects of consumer education, as well as the immediate practicalities which press so on all our minds. Consumer education should be down-to-earth, practical, and realistic, yes; but it also holds enormous possibilities *at the same time* to create social-economic understandings and help each young person to a high sense of values to live by. Some states and curriculum makers have gone to the concept of "survival skills." Good! But it is still worth reflecting: which is more necessary for survival — to be able to pick today's best buys, or to develop a philosophical sense of what is worth buying in the first place?

Group 4: Legislation and Policy

This group naturally tended to draw a preponderance of legislators and personnel from governors' offices, as well as those persons from SEA's most directly responsible for central policy making.

Discussion opened with descriptions of several state programs. In one state, legislation was initiated and pushed through by a legislator with a special interest in matters of credit. Consequently, the legislation centered on this topic, and no comprehensive program of consumer education was formulated. In another, some rather piecemeal legislation was passed, but the matter was dropped there without further financing and follow-up, and there have been no striking results.

The question arose: Is there really a need to have legislative mandate, or is it desirable? This led to a comparison of what have become two of the more comprehensive and successful programs among the states. In one, legislation was initiated by a lawmaker who felt that his children were not getting an element he considered essential. The mandate specified several areas to be covered but did not limit instruction to these areas. If required both that every school offer instruction in consumer education and that students be required to study it (the latter is often not included in mandates). Nevertheless, the wording was deliberately kept brief and general, to permit creative development by the SEA.

The mandate was accepted wholeheartedly by the

chief state school officer and his curriculum director, and vigorous action was taken. The first step was to appoint a committee of 52 persons representing a wide range of interests. The committee's primary function was to gather input from all who wished to supply it, in an effort to have every kind of view presented. As a next step, a smaller group was selected from the original committee to form a writing team and start work toward a syllabus. The work of this group was based in part upon a study of 12 "pilot schools" to see what consumer education was already being offered and what groups of students were receiving it. The committee also preceded its report by a definition of consumer education and the identification of 10 broad goals.

Thus a statewide program was launched with central authority but with many local variations and adaptations. The SEA has continued to encourage the development of programs, offer some resources, and provide a measure of coordination. But, even though the SEA continues to supply suggested guidelines — and does actively enforce certain minima — the evolution of the programs actually taught has been left largely to the LEA's, and today it would probably make little difference whether the legal mandate remained in force or not.

In the second state, the initial pulse of energy came in vocational education from an assistant commissioner. His ideas found strong acceptance with the chief state school officer, who assigned leadership responsibility within the SEA. Again, there was the deliberate building of a state network of persons broadly representative of every significant segment of population or desires. This group, too, was primarily responsible for securing input from all who would offer it and to determine what needs had to be met.

In its study the group found 22 state courses of study already in existence and decided to choose and borrow from them freely rather than to write one more syllabus of its own. Its suggestions were carried in a variety of publications designed to stimulate local thought and effort. Money was found in the funds for consumer homemaking education to back local initiatives, whether they were in home economics or elsewhere. A broad, more or less systematic, program of state and regional conferences helped staff development and the pooling of ideas. The result has been a vigorous implementation of consumer education, without any large element of central control or content specification.

Given these two examples, the original question, whether a legal mandate is necessary or desirable, was never really resolved. Probably few of the group members would have approved such a mandate. But what became clear was that the question of a mandate is not really the key question. What seemed to emerge as the true essentials to vigorous development were more like the following:

1. That there be among state educational policy makers at high levels (whether in the legislature, the SEA, or both) a strong commitment to consumer education.
2. That, within the SEA, someone or some small group be given responsibility for development, with enough authority and influence to get results (and, certainly, with the ability to provide essential financing, if only via "seed money".
3. That a real effort, based on a broad strategy, be made to secure the involvement of all significant groups, including the laiety as well as the profession.
4. That there continue to be strong support and encouragement from the SEA; but that at the same time all LEA's be given much freedom to adapt, to make their own plans, and to develop distinctive programs.

In the long run, given some reasonable base of central authority and finance, it will be the growth of ideas and insights from many sources that will lead to a sound multiplicity of programs to meet many needs.

Group 5: The Private Sector

This was a most heterogeneous group, including educators, legislators, and officials from consumer-oriented organizations as well as representatives of business and industry. Discussion was earnest, with a good deal of problem-solving flavor. And it was noticeable that the participants hated to quit, even after they had overrun their alloted time.

As is probably usual in such a group, there was considerable questioning as to the motives of business firms when they provide materials and services to consumer education. There was skepticism as to whether more was involved than "a little bit of window dressing;" one contributor called it "PR sham." Interestingly, the strongest statements of suspicion came from the legislators and government officials, rather than from teachers. Perhaps even more interestingly, in the light of similar discussions in the past, there was *no* expression of suspicion of consumer education by the business group — and no apparent worry about

damage to business by consumer education. The business people did not claim to be altogether blameless; they admitted that in some cases the promotional aspects of "educational" materials had gotten pretty strong. All in all, the atmosphere was friendly; there was no hurling of angry charges — just the recognition of a potential problem. It was evident that these businesspersons genuinely wanted to help, and that these school people genuinely wanted their help. Thus most of the discussion was on best ways and means.

The Consumer Education Project survey (reported in Part II,) has already shown that by far the greatest involvement of business and industry lies in the production of instructional aids — pamphlets, charts, films, etc. — for use by teachers and students. These materials often deal with the product of the particular firm or association: The insurance industry puts out materials about insurance, and the dairy industry talks about milk. Clearly, each industry has an expertise about itself that a teacher cannot match without long study. But the industry personnel may not know much about what goes on in the schools or about teaching. There is great wastage as expensive materials miss the mark and fail to meet teachers' needs.

One step toward solving this problem is hiring successful teachers to plan and produce the materials. Many firms take this step. A further step is to have these teachers-turned-producers out in the schools a good deal, conferring with teachers and administrators, soliciting ideas and criticisms, sometimes holding workshops on the use of materials. Quite a few of the most deeply involved firms take this step as well. The quality of the personnel involved is often very high.

This was recognized by the educators. Still — on both "sides" — there was a groping for something still better. There was a feeling that there ought to be more shared input, earlier in the game. An educator said the schools ought to be *telling* business what they need, not just waiting for what happens to get produced. Most probably would not have gone that strong on the "telling;" but both they and the business people (who are aware that much of their effort is wasted) explored the idea of advisory committees in one form or another. The basic need is, somehow, to organize insight as to what the schools most need and shape production accordingly. Apparently quite a few of the more deeply involved firms and associations are already coming along well with advisory groups. But even they seemed to feel this was not quite enough.

There was also some talk — not going very deep — about the possible desirability of organized screening and review boards at the city, county, or state level. The function of such a group might be partly to help teachers avoid the less useful or "loaded" materials — but, more importantly, to help them find the really good things. No mention was made of doing such screening discipline-by-discipline as used to be done, notably, by the National Council of Teachers of Mathematics. The emphasis seemed to be more on communitywide or statewide organization.

However, it appeared that most of the participants, no matter what sector they represented, were more interested in early input and the improvement of materials than they were in later screening or rating of materials. There was no suggestion of anything even approaching censorship.

If materials-production is the largest involvement of the private sector in consumer education, it is by no means the only involvement. There were enthusiastic reports of what can happen when producers, teachers and students get together personally. It seemed agreed that the traditional pattern of one business representative giving a lecture to a group of students is inadequate. It is much better to have several representatives and let small groups of students cluster around each, getting into a real dialogue. (The businessmen freely admitted that sometimes the kids "threw" their representatives, not by hostility or accusations, but by the sharp, unexpected quality of their questions.)

It may be even better if the teachers and the youngsters can get right into the business-industrial setting, especially if the time is ample. From the state of Washington came a report of hundreds of children and many teachers thus involved for two weeks in the summer. Mutual understanding grew and suspicions withered away.

Likewise, there was a report of mobile units, equipped with films and materials, being sent right out into the neighborhoods, apparently working with adults. In one Colorado reconstruction of a blighted area, an old vandalized house was rebuilt and rehabilitated by the joint efforts of tradespeople, retailers, etc. It was furnished with "low-income type" furnishings and became a teaching/demonstration center to dramatize what can be done with little money.

It was also mentioned by one prominent firm that its foundation made grants for consumer education purposes. No detail was given of the use of this financial aid, but it illustrated what the survey had reported: that quite a few firms are willing to make financial contributions. Another form of help to schools is the operation of seminars and workshops to sharpen the training of consumer education teachers.

All in all, the real theme of this group discussion may have been best stated by one participant: "I would hope that somehow at this session there may be some start of a forum for the private sector and the educators to come together to find out how this

vast resource can be channeled for the benefit of the education process." The ideas toward developing that "forum" were, at best, groping. No one seemed to know quite how to start, except perhaps in small, local advisory groups. But there was profound recognition of the "vast resource." And, while there was a fair amount of skeptical picking at motivations and biases, there was also a solid underlay of friendliness and eagerness to cooperate.

Part V
Issue Papers

Introduction

Among persons concerned for the education of consumers, there are a few questions that have persisted over the years. They are really not so much "issues" (though, for the lack of a better term, we have used that word in the title of this part); that is, they do not generally represent lines of battle, though they are often discussed. They are, more nearly, *open questions*, which need the best professional thought we can muster.

Therefore, in the pages that follow, we offer a short series of analytical statements, searching for the best answers. It should be noted immediately that these are not official statements of ECS position. Neither are they conclusions drawn directly from the findings of the Consumers' Education Project, though they have been influenced by that body of work. Rather, these statements were written by individuals with experience in the field, each representing a position arrived at after long thought over the years.

They could be called *position papers* — but only if it is understood that the "position" in each case is the position of one person. We hope that you will read them in that perspective.

The Question of Organizing for Success

During the past decade consumer education has made impressive gains in competition with other more traditional curriculum areas, particularly at the secondary school level. At the same time it has largely failed to produce an organized leadership effort which would allow it to become a national success. The problems of consumer education result primarily from conceptual fragmentation and from the insistence on control by related disciplines. These problems have been overcome in some states. A few successful statewide programs have developed and flourished. Some continue to maintain their energy and effectiveness but others wane with the inevitable changes in educational/political leadership.

In assessing the successful statewide programs that have surfaced in both the 1972 and 1978 ECS surveys, we find a pattern of four essential ingredients weaving through each success. These occur without fail and may be identified as: *commitment, leadership, curriculum compromise* and *coordination*. They may be considered the four Keys to Success for Consumer Education.

Commitment must occur at a high level in the hierarchy of educational policy making. It must be visible and it must be supported. In various situations, commitment has been made in the form of legislative mandates, state board of education actions, and priorities established by individuals in state education agencies. Regardless of the type of commitment or its point of origin, in each state with a successful program the commitment is highly visible, well-publicized and supported by attitudes as well as dollars.

Continued argument relative to the pros and cons of mandating consumer education seems to be moot. Successful state programs have been developed with and without mandates. What seems to be most important is the commitment and the support it is given. As might be expected, financial support has been evident in each case that can be included in the list of successful programs.

Leadership is the second ingredient suggested. It is generally provided by one or more persons in the state education agency whose entire responsibility is consumer education. Leadership takes many forms, reflecting the competency and style of the person in charge. But consistently it is provided by a consumer education specialist, not by a person or persons with divided responsibilities.

Compromise. As suggested earlier, conceptual fragmentation of consumer education is one of its major problems. In states where successful programs have emerged, there is evidence of solution, or at least compromise in regard to this problem. The most common procedure used to accomplish this has been the formation of a statewide task force representative of all interested parties. The task force provides opportunity for everyone to voice concerns and beliefs about

consumer education and serves as a forum where compromise may be hammered out. The compromise leads directly to the development of a state curriculum guide or similar document. This document serves as the focus and overall plan for the state consumer education program. Since the guide has been developed with the input of all interested parties, fragmentation is minimized and a program representative of all interests has the potential to flourish.

Coordination. The final ingredient has been identified as *coordination.* Once the job to be done has been agreed upon and the curriculum has been developed, the resources of the state must be coordinated to achieve positive results. This is likely to be accomplished successfully under the leadership of the state education agency by the person assigned to the consumer education program. Coordination is an extension of leadership and will take the form and direction which reflects the competency and style of the coordinator. There is no magic formula for developing these four keys to successful state consumer education programs. They have been accomplished differently in each program assessed. What is important is simply that they *do* exist in each successful program and they *do not* all exist in programs that fall short of even a minimum level of effectiveness.

Most states with programs that are recognized and labeled successful also support many excellent programs in local schools. Successful programs in local education agencies have these same four ingredients in one form or another. There exists a commitment from a person or persons with policy-making authority. Someone is given sufficient authority and support to lead the effort and hammer out an agreement on what the consumer education program includes. This then is supported by a fully coordinated effort by the entire faculty.

Consumer education will probably continue to face the basic problems of conceptual fragmentation and "turf rights." By its very nature, it is so broad and inclusive that it cannot and should not be restricted to one "subject" as other disciplines are. It is hoped that this view will be accepted and supported. Regardless of how these problems are dealt with, there will remain the "keys" which can insure success — *commitment, leadership, curriculum compromise,* and *coordination.*

The Question of a Special Course

Traveling among the schools, a consultant in consumer education had better be ready for the question, "Should we have a special consumer education course?" — for it will be asked almost everywhere. Of course, what the question really means is: "Should we have a special course, *or* should we integrate the elements of consumer education into all parts of the curriculum?"

This paper is not intended to answer that question with a simple yes or no. No such answer is either necessary or possible. Still, the question involves an important set of policy options, and it is necessary to build a rational approach to the making of choices among them. Two preliminary observations may help:

First, no one course can do the whole job of educating a consumer. There are elements that can be driven home much more powerfully in a foods lab, a wood shop or an art class because the whole setting, including the teacher's expertise, reinforces the instruction. Even if a school has an excellent course in consumer education, it must still search for those special enrichers.

Second, consumer education is an imperative need of all youth, and a special course dedicated to it has the same justifications that apply to a course in any important field:

1. It can have a specially trained, expert, and enthusiastic teacher or team of teachers — no small point in a field where specialists are still scarce.
2. It can help ensure broad and balanced coverage of essential subject matter, avoiding both the needless repetition of the more obvious topics and the great omissions of the less obvious which characterize so many "integrated" programs.
3. Just by virtue of its single-minded concentration, a special course can generate a powerful impact hard to match by many scattered bits.

And yet, the question of whether to institute a special course may be the wrong question to start from. Perhaps, in fact, it should be the *final* question. To see why this is true, let us work through a short series of prior questions.

Let us suppose that we are the curriculum-planning committee of a school, charged with proposing a program for the education of consumers. Among our numbers we include representatives of all subject fields and all age levels. Now, for the sake of brevity, let us also suppose that we have worked with the problem long enough to have a reasonably complete conception of the nature of the *whole job* of consumer education. Then we are ready for a first step.

1. Let's inventory everything that we are already

doing which *is consumer education, regardless of what it is called.* What is going on, for instance, in math, in the social studies, in third-grade reading, in the sciences, and so on? This will take some imagination; it is worth "kicking around" in discussion until more and more teachers suddenly see that much of what sounded so new is related to what they have been doing routinely for years. Of course, we shall have to keep in mind the question of *who gets what?* We cannot just assume that if something goes on in home economics or industrial arts it reaches all students.

Now, with that caution in mind, let's *subtract* what we are already doing from that big "whole job" we started with. Then we are ready for a significant second step.

2. What could we do, easily and naturally, that *would be good consumer education regardless of what it was called?* What we are after here are the "naturals" — the things that a teacher or a department could do with a simple twist of the wrist. Maybe we ought to go further and say we don't want to start anything in any field *unless it would strengthen the teaching in that field.* There are plenty of examples of that kind; arithmetic really is better when it gets at the real problems of ordinary life. Once again, as we plan these new adaptations, we'll have to remember that question, *who will get what?* Will it be all the students or just some of them?

Then we are ready, once again, to *subtract.* In the first step we subtracted from the big "whole job" what we are already doing; now we subtract what we are willing to commit ourselves to do. This brings us down to that bottom-line question: *What's left* of that "whole job"? What do we apparently have to do by *special instruction?*

Even so, we still aren't quite all the way to our starting question, "Should we have a special course?" There is still one other option for part or all of the content we might assign to a special course. We *can,* if we choose to, deliberately assign significant blocks of content to specific fields and grade levels. This is considerably different from the rather "incidental" adaptations we were talking about in Step 2, above. We will still search for kinds of content that fit well at a given level or in a given field. But we are talking now about formal units ("modules," some people prefer to call them) that will be guaranteed at certain points in the curriculum — and that will be well "tooled up" with proper instructional materials, as well as expertly taught. Thus, we could decide that at a certain point in math there will be explicit teaching of income tax calculation; that at a certain point in the social studies the content will be consumer economics; and so on. This is the approach Hawaii relies upon heavily. Perhaps we should say "at certain points" rather than "a certain point," for some content needs repetition, at deeper and deeper levels. Hawaii and California both think in terms of four "cycles." Once more, if we go to this sort of structuring — and it can be for part of the total job rather than for all of it — we have to remember to ask *who will get what?*

By this time the question, "Should we have a special course?" falls into place naturally. There will still be a large place for such a course. In fact, the course will "work" much better, because foundations will have been laid for it all along — and student motivation will have been aroused. Even if the course is offered only as an elective, many students will turn to it with great enthusiasm. And those who take the course will find all their learnings along the way coming into focus with a power no one course could possibly generate all by itself.

There is no single "good" pattern. Visits to six states revealed six distinctive approaches — and in the districts within each state the differences were greater still. But this much can be said: the judicious use of the special opportunities that exist at every age level and within every field can create a richness no one course can match. On the other hand, a well-taught special course can create a unity and a power no series of scattered offerings can equal. Consumer education pervades all of life; its learnings mature slowly over time. The first thing to assure may be a long, schoolwide *developmental* program, bringing the youngsters along as their maturity permits at each stage. Then, in the final years of the senior high school — as students become young adults and feel themselves just on the threshold, facing into the great realities of life — it may be ideal to bring all those learnings to a head in one comprehensive course.

The Question of Tone

The very nature of their work creates a kind of vocational hazard for consumer educators — the danger of becoming overly "negative." One aspect of such negativism — the one most often recognized — has to do with attitudes toward business. In extreme cases it takes the form of a pervasive and exaggerated suspicion of producers and sellers — almost, one might say, a fear of a marketplace that is seen as exploitative and hostile. The other aspect of such negativism, less often talked about, has to do

more nearly with attitudes toward life itself. It tends to see consumer spending almost as a necessary evil to be avoided whenever possible; implicit in this is a view that the function of consumer education is always to reduce spending and influence students to stick to the purely utilitarian and the "sensible." This creed fails to take into account much of what is finest in warm, impulsive personal motivations as well as much of what, in reality, makes life more pleasant.

Both of these tendencies are probably somewhat exaggerated in the descriptions above. A given teacher may exhibit them only in mild form, if at all. But, taking the field as a whole, the tendencies are there, implicitly included in much of what is taught. And they constitute a limiting factor upon the validity, credibility, and useful effectiveness of consumer education.

It is easy to see how such attitudes toward business got started. Consumer education had its first great surge in the depression years of the thirties, a period of protest, with much suspicion of big business. Its second great surge began in the sixties, once more in an atmosphere of agitation for reforms in industry with reference to such problems as pollution and much legislation as to the practices of sellers, lenders, and employers. In such a setting it is easy for educators who do not think their position through carefully to assume that to be proconsumer is automatically to be antiproducer.

Furthermore, exploitation *is* a reality; there *are* many sleazy practices (on both sides of the counter); a good consumer educator *does* have to face up to such realities boldly and frankly; it *is* essential to instill in students a certain cool wariness and skepticism, if they are to protect themselves in their transactions. All well and good! But in dealing so much with *problems,* teachers have to watch themselves like hawks lest they drift into seeing some nasty aspects of the world of commerce as if they were the whole picture.

Because it was born in the great depression, consumer education also started off with a tremendous emphasis on extreme frugality. Through nearly four decades of bright prosperity, that emphasis has never wholly died away — and recent pressures of inflation have given it a new impetus. But, in the case of today's teacher, it is probably the daily preoccupation with shrewd shopping, saving, money management and budgeting, rather than tradition, that can occasionally lead to something close to a penurious approach to life. And, again, these daily preoccupations *are* necessary. Even in the most prosperous times it is necessary to teach competent spending and mangement. Nothing being said here is meant to disparage that need. Saving is still an essential. So is thoughtful budgeting. In fact, a generation of adolescents who have grown up in unprecedented affluence may need the message more than previous generations did.

Still, an overly cautious, discouraging tone can cost consumer education its very credibility with vigorous youth, who are at the height of their zest for life. Like flies, they are not greatly drawn to vinegar. And, in a curious way, they may be right; they may be better in tune with the real conditions of modern consumer living than some of the old maxims are.

More fundamentally, though, a consumer education which, consciously or unconsciously, sets unnecessary limits around life simply is not living up to its own *raison d'etre:* (a) to help young people toward the best and richest life their resources can achieve; and (b) to do this while exercising forethought and care for the long-term health of the environment, the economy, and the entire society.

The question with both the above sets of attitudes is one of balance. Consumer educators must face up to exploitation and all the dangers that lurk in the commercial world. They must teach a sober, sensible approach to the spending of money and other resources. They have to work steadily toward ways of offsetting the possibly distorting persuasions of producers and sellers. They have to equip young people with the unspectacular skills that are needed for a long, steady campaign of effective buying and management guided by sober good judgment. How, in the midst of all this, can teachers maintain a healthy, positive — even joyous — view of their mission?

Aids to Perspective

One help toward a true perspective is to look thoughtfully at the realities of modern life. Someone has written that modern American consumers are "like rich men's children." As a whole, consumers are surrounded by goods and services to meet their every need — and more! Of course, there is still all too much poverty. There is even hunger in our midst, and many families do not have a decent roof over their heads. But, except for the most abjectly depressed, most of those we call poor would be considered rather well off in many countries. They live in a free society that has evolved a host of aids and protections to guide them and guard them. And, while even the well-to-do are hardly likely to have enough money to buy everything in sight, consumers on the average do have enough to see as necessities many goods and services that, only a few years ago, were luxuries, reserved for the few.

Now, the negative view — not entirely without validity — is that this very abundance, accompanied as it is by an endless selling effort, only confuses

consumers, distorts their judgment, and leads them to spend their life's substance on trivia. It is possible to build quite a case for this view, and end up brimming with sympathy for all consumers because they are forever put upon.

Yet, without any attempt to ignore the damage that actually is done to many lives by misguidance, it is possible to see the whole scene in a fundamentally different way. First, *the abundance is there;* and all but the very poor have access to a share of material benefits that dwarfs what any previous people could have. Second, it does not take any special genius to learn to pick and choose reasonably well from the abundance of offerings and use them toward a good life. Probably none of us ever escapes entirely from the subtler influences of advertising and salesmanship or those of style and fashion. But most of us aren't pushed around all that much, either; we may be blown off our fundamental course, but rarely for long. With widespread, intelligent consumer education, more and more of our young people can take command of their own course and stay reasonably close to it.

This is all to say that the modern American consumers' world is really a pretty good one. A buoyant, optimistic tone is justified in consumer education — and it ought to be the basic tone, even though there must be steady attention to the real problems which continue to exist.

Another aid to a sound perspective is simply to look at the more successful consumers we have known. What kind of people are they? How do they go about their business? There is tremendous diversity among them, of course, and should be. But a few generalizations probably apply. Take the matter of fraud and deception and distortive persuasion on the business side. Successful consumers know with calm realism that such hazards are there. As citizens they may be angry about them — as responsible businessmen also are — and they may fight to eliminate them, especially to get a better break for less able consumers who are more likely than they themselves are to be played for suckers. But, in actual fact, they themselves are little affected. *Why?* First, they have learned to spot the danger signals and avoid being taken in (most of the time). Second, and perhaps more important, they have learned to search out honest and competent vendors they can depend upon.

And when they find these good servants, they cherish them. They build warm human relations with them; they are not above complimenting them and letting them know that their worth is appreciated. To be sure, these consumers still "keep their powder dry," so to speak; they still read the fine print; and they still bargain. For they know that, in the very nature of our enterprise system, sellers will put their best foot forward and it is up to buyers to work for the best they can get. But that is a calm, untroubled aknowledgement of fact — a far cry from the paranoid suspicion some people carry into the marketplace.

Another characteristic of successful consumers is that, with full self-respect, they know their rights; they know the law, and how to stay under the umbrella of its protection. In the clinches they can be very, very tough. But they do not have to use this toughness very much, because they do not often get themselves into situations where it is needed. To repeat: their touchstone is to find the ethical parts of the business environment and do their continuing business there.

All in all, it is a fair estimate that the ever-suspicious, hard-to-live-with consumers seldom win at their game. They antagonize those they deal with, and so they get no more than they can force. Successful consumers, by and large, live in a friendly world. They cultivate decent relationships. They deal, not only firmly, but often generously. They enjoy themselves, most of the time. And they attract good service.

If all this is reasonably true, it has deep implications for consumer education. It gives one more reason why, in the main, the tone of the field can and should be buoyant and happy. The problems that actually exist must be faced frankly and directly, but they need not dominate the whole mood. Now let us go one step further and look at the more successful consumers in terms of the quality of their lives. How do they live? How do they use their resources? Are they among the "more successful" simply because they shop more sharply and economize more efficiently?

First, let it be said that they do tend to be competent. They do shop with care and get a lot for their money. When it is possible, they do tend to save consistently and make productive use of their savings. As far as they can, they do insure themselves against the risks they face. They do use credit with caution and trained common sense. Overall, they are competent managers.

But is this all there is to it? Will a person who has all these competencies and habits automatically be a "successful consumer?" Or is there something more?

There is a great deal more — and the fact that there is must give consumer education its ultimate flavor.

At any given level of income and resources, what chiefly determines the quality of living a consumer achieves is the quality he goes after. We all carry in the backs of our heads, so to speak, an image of the kind of life we mean to lead. The image may be vague and imprecise; most of the time it may even be barely conscious. Nevertheless, that "mental standard of living" shapes our consumer actions, day by day.

If that image is meager, shaped by helplessness or cynicism — or by sheer ignorance of what is possible — we will settle for a low level of living. If it is buoyant and optimistic, shaped by a vision of rich possiblities "out there" for us, we can commit ourselves with vigor to work and save and manage because our goals draw us on — and the working and saving and managing can be a pleasure in themselves because their purposes attract us so. The *quality of our wanting* is the most significant fact in our lives as consumers.

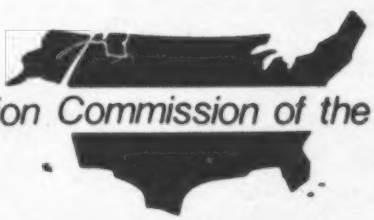
The very fact that they are young means that our students have had little chance to think through their goals and values *for themselves*. They may be ever so "hip" about used cars and stereos and a few other things for which they yearn. But, in the larger sense, they have had small opportunity to look at life whole and choose their targets. If they come from homes and communities where standards are high and there are grace notes of genuine culture, the results are not so dangerous; the young can do pretty well by just following the established paths, though even these fortunate ones need to find their own ways. But if they come from meager, even tawdry, surroundings (the distinction is not merely one of wealth or poverty), they are in a bad way indeed. They may not even know of much that is better; if they do, they are still likely to think that it is solely for "other people," those born with silver spoons in their mouths. (Scholars agree that a major problem of lower-class youth — especially, perhaps, those from certain minorities — is sheer hopelessness, often tinctured with cynicism. It can amount to an inability to dare.)

Consumer education may well be the best medium yet invented to help all children and youth, whatever their background, look at the possibilities and start deciding how they mean to live. This must be handled with great delicacy and "openness." There is no need to arrive at any uniform consensus; there is an enormous diversity of "good" goals, but the peculiar advantage of consumer education is that it can get down to brass tacks; the question is not simply, "What is the good life?" It is that, plus, "What am I willing to commit myself to and try hard to attain?"

It is reasonable to hope that the process will lead, in general, to a raising of sights. There may be dangers in aspirations so unrealistically high that they can never be attained. But far more lives are pinched out by meager perceptions and low goals than are ever wrecked by attempting too much. What is possible is a clear-eyed view of what life can hold for one, coupled with a vigorous, joyous determination not to settle for less.

All of this may seem like sheer lack of realism when one thinks of the many children who come from homes of deep poverty, where hope may seem foolhardy. For these children opportunity comes hard; to get an education, to gather enough resources to make even a start may seem virtually impossible. Yet, hard as their life is, these are the very children who most need some realistic message of hope. Without it, without some stimulus to ambition and determination, they will simply settle resignedly into the niche in which they were born. Their way out may be a sure sense that, grimly hard though it will be at first, they *can* slowly work through to a better quality of life.

Again, if all this is reasonably close to the mark, it means that consumer education ought to be a challenging, energizing thing. Young American consumers are growing up into a great free society and the most productive economy ever conceived. There is tremendous opportunity "out there" for those with the vision and nerve and gumption to make the big try — not just opportunity to make money and possess many "things," but opportunity genuinely to live well. Consumer education really does not make much sense unless it is an effort to mobilize that great quest.



Education Commission of the States

The Education Commission of the States is a nonprofit organization formed by interstate compact in 1966. Forty-six states, American Samoa, Puerto Rico and the Virgin Islands are now members. Its goal is to further a working relationship among governors, state legislators and educators for the improvement of education. This report is an outcome of one of many commission undertakings at all levels of education. The commission offices are located at Suite 300, 1860 Lincoln Street, Denver, Colorado 80295.

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